

**WOMEN'S SOCIOECONOMIC EMPOWERMENT AND NUTRITIONAL
STATUS: THE CASE OF GRAMEEN BANK MICRO-CREDIT
PROGRAMME IN RURAL BANGLADESH**

**A thesis presented in fulfilment of the requirements
for the Degree of Doctor of Philosophy in
Gender Studies at the University of Canterbury
by
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**University of Canterbury, New Zealand
2003**

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Title: Women's Socio-Economic Empowerment and Nutritional Status: The Case of Grameen Bank Micro-Credit Programme in Rural Bangladesh.

Abstract

Many development policies have been implemented with a focus on practical gender needs to improve women's lives in Bangladesh. However, these programmes have paid little attention to implementing women's strategic gender needs and consequently have failed to bring significant changes to poverty and malnutrition among rural women in Bangladesh. As an extension of economic development programmes the Grameen Bank micro-credit institution in Bangladesh provides credit to the rural poor, particularly women. It operates in more than half of the villages through loans disbursement to 2.3 million members of whom 95 percent are women. The question to be raised is to what extent does the Grameen Bank credit scheme generate women's income activities with the prospect of empowering them against poverty and malnutrition.

The major concern of my Ph.D. research is to examine the impact of Grameen Bank credit on empowering rural women socially and economically which, in turn, improves women's health and nutrition. The theoretical frameworks used for assessing the impact of credit activities on empowering women are drawn from the Harvard Analytical Framework (1980), Longwe's (1994) Women's Empowerment Assessment Framework, and Kabeer's (1998), using indicators to assess women's empowerment. The five specific dimensions are: (1) women's economic activities, (2) women's control over income, (3) access to and control over productive resources, (4) women's freedom of mobility, and (5) market access, all of which have been adapted and used to assess women's empowerment through credit activities. My research methodology consists of ethnographic field research, including in-depth interviews of women's experiences, participant observations and focus group discussion. I employ both qualitative and quantitative analysis of the data, which was collected from December 1999 to April 2000. Two groups of women are considered in this study, those who were involved in the Grameen Bank credit activities, and those who did not

access Grameen credit. A total of 144 participants, including Muslim and Hindu backgrounds and Grameen Bank staff, were involved in the study.

The study found the majority of women have no control over their loans. Women hand over their loans to male family members to invest in more profitable male-dominated economic activities, beyond the domestic sphere. The result is that women have no say or little say in how their loan money is to be used and for what purposes. In addition, women who invest their loans in traditional female economic activities depend largely on males for marketing their products.

It is also found that although women take loans, provide more energy and time, and bear the burden of re-payment, it is men who use their prevailing traditional power to buy productive assets in their own name and under their control. For the majority of women their lives have become more vulnerable and have slipped into deeper poverty and malnutrition. Factors such as women's restricted mobility, lack of market access, and rigid gender cultural practices are major obstacles to women's empowerment through credit activities.

The study also found only a small minority of women have benefited from the Grameen micro-credit scheme. These women are mostly Hindu low caste widows, who have had market access and became involved in the production and management of male-managed economic activities. These activities increase women's negotiation skills, widen their knowledge and market information and enhance their courage and self-confidence in challenging patriarchal social structures in their community. In general, there are no significant differences between Grameen and non-Grameen Bank women in terms of control over income, market access, and control over productive assets.

The nutritional status of women is assessed using: (a) body mass index, (b) food frequency questionnaire, and (c) 3-day food consumption patterns. Nutritional adequacy and deficiency are assessed and compared with recommended dietary allowances in Bangladesh. Most of the Grameen Bank women are nutritionally deficient compared to non-Grameen women. Grameen Bank women's heavy workload and debt burden, lack of control over income and expenditure combined

with gender disparity in household resource allocation, are viewed as critical in negatively impacting on women's health and nutritional status.

The computer programme Epiinfo version 6, Microsoft Excel, Microsoft Word and Nutrition programmes were used to analyse data. Power point was used to seminar presentation of my research themes and findings.

ACKNOWLEDGEMENTS

My deepest thanks to God who gave me the ability to do this research.

My very sincere thanks to Dr Nabila Jaber, Department of Gender Studies, University of Canterbury for all her cooperation and endeavour support.

My thanks to Assoc. Prof. Howard McNaughton, Professor Jane Chetwynd, Dr Victoria Grace and Dr Julie Wuthnow in the Department of Gender Studies at the University of Canterbury for all their direct and indirect support. My thanks also to other staff including Julie Duthie and Anna King for their support over the past two and a half years.

My thanks also to Alison Holcroft, Classics Department, and Dr Keiko Tanaka, Sociology Department, University of Canterbury for their encouragement and cooperation; and also to Professor John R Flenley, Geography Department, Massey University.

Thanks to Prof. Mohammad Yunus who gave me the opportunity to do research on Grameen Bank, and Mohammad Abdul Mannan for his support during the fieldwork and other staff of Bangladesh National Nutrition Council. Also thanks to Chittagon Zonal Managers, and the Grameen Bank Branch Manager and other staff.

My thanks also to Janette Nicolle, Central Library, University of Canterbury, for her cooperation in finding the required books, articles and other required materials provides.

My especial thank to Len McGrane and Jennifer McGrane for their moral support and cooperation.

And thanks to Elizabeth Rathgen for her cooperation in editing my thesis.

My special thanks to the research participants, women who gave their voices, their valuable time, co-operation, their support during field work.

Thanks to my son Wahraka Akhter Anik to my mother, for their support during my research.

My thanks to Dr John W. Pickering and Eunice McKessar, International Student Centre, University of Canterbury, New Zealand.

Finally I would like to thanks the Ministry of Foreign Affairs and Trade, New Zealand and the Bangladesh National Nutrition Council for their financial support.

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Chapter 1

Introduction

Theme

The overall aim of this thesis is to analyse women's economic empowerment and nutrition through micro-credit activities. In particular, I seek to examine whether or not Grameen Bank credit empowers rural women in Bangladesh. My research does not simply argue that women in Bangladesh need more attention paid to them in terms of allocation of capital. This has been addressed since the early 1980s, and while a few women derive some benefit from development programmes, the majority of women's situations have deteriorated in terms of poverty, ill health and malnutrition. The purpose of this research is to uncover the root causes of women's powerlessness and malnutrition, and to explore how well the Grameen Bank programme addresses these issues. I argue that the Grameen Bank programmes fail to generate women's self-confidence and self-esteem in the face of their gender subordination. These issues are central to my research where an effective process of women's empowerment is identified in the context of rural Bangladesh.

This chapter deals with the issue of women's empowerment and development programmes for women in Bangladesh. It argues that development organisations need to address the root causes of women's subordination, which lie primarily in socio-cultural practices. This chapter also clarifies the concepts of 'gender' and 'sex' and analyses how gender is a socially and culturally constructed phenomenon that refers to hierarchical power relations between men and women. The purpose of the Grameen Bank micro-credit programme, and how this programme considers gender roles and relations, is discussed in this chapter. Previous research on the Grameen Bank programme is critically reviewed and the contribution my research makes to this debate and its significance for future research is noted. The focus of the discussion then shifts to women's empowerment, how one can define empowerment, and how it is addressed in development programmes.

Women's Empowerment

Schuler (1986:29) noted that when analysts discuss the empowerment of women they usually refer to the capability of mobilising resources to bring social and economic change. Longwe (1994:149) argued that an empowerment strategy should be concerned with enabling people to free themselves from oppression and exploitation. Griffen's (1989:118) concept of empowerment includes changing the unequal power relationships between men and women, government and people, and planner and targeted people in policy approaches, gaining power for those people who have less power to exercise, particularly women. Changing unequal power relationships, for Griffen, not only includes the economic field but also social, cultural, and ideological factors. Sen and Batliwala (2000) defined empowerment as the process by which the powerless gain greater control over the circumstances of their lives; control here relates to both resources and ideology. In this context, gender power relations have to be transformed at multiple levels of women's lives, including household and family, the community, the market and the state.

In examining development activities and empowerment, Goulet (cited in Todaro, 1989:89) puts the emphasis on three core values that can be used with all individuals and societies. The three core values of development carry the key meaning of empowerment. First, there is the need for life sustenance for all individuals. Second, people's sense of self-esteem should be developed. Many people in developing countries have lost their sense of self-esteem for many years of colonial rule, and domination of oppression, class and gender interests. Goulet's third core value is the desire people have to be free from ignorance, misery, exploitation and the consequences of dogmatic beliefs. The first attempt will assist women to fulfil basic needs, which are material needs. The second will empower women to gain self-confidence and self-esteem. It will also assist in reducing poverty and malnutrition. The third will enable women to organise themselves for collective action that can lead to structural change. These processes of empowerment can change women's lives and allow them to take control over their lives. The ways in which these areas of empowerment are considered in development programmes are now

discussed. As Korten (1990:133) pointed out, development programmes should be concerned with promoting people's self-esteem and self-dignity.

Development Programmes for Women

Development is a problematic concept and can be defined in different ways, referring to economic growth or changes in the socio-cultural sphere which can also bring change to the economic sphere. For example, an individual woman's development may mean an obtaining on education by attending class regularly and learning to read and write. Development programmes will raise her consciousness about gender subordination and will create circumstances where she enjoys freedom of mobility so that she can participate in paid economic activities, grow sufficient food to feed her family properly, and state her opinion in national and local elections. However, most development programmes focus primarily on economic growth and undermine social development (Momsen and Townsend, 1987:16). Rostow (1960) and Lewis (1966) shared the modernisation theory of economic growth that assumed that all people in a community, regardless of gender, class, race or ethnicity would benefit from the economic growth of a country. In a modern secular society, women's situation would automatically change. However, the development of economic growth focuses only on the material needs of an individual's development and does not consider gender relationships within the socio-cultural formation, which systematically subordinate women. Sometimes development meets women's immediate basic needs that are practical gender needs, but it does not address strategic gender needs, which are the root of women's subordination. Swantz (1992:118) argued:

... development programmes have been implemented in different places without an analysis and open recognition of women's needs and interests. One cannot even understand clearly what a project or programme is about. There is always the hidden interest of the "donors" when implementing these projects.

Molyneux (1985) distinguishes between practical and strategic gender interests. Women's practical gender interests involve their life situations, such as the fulfilment of their immediate perceived necessities such as food, water, shelter, income, and medical

care. Molyneux argued that demanding these needs does not challenge the existing social, economic, and cultural forms of subordination, although these immediate needs emerge out of gender subordination. Simply addressing women's practical gender interests reinforces the sexual division of labour in which women bear heavy workloads. In contrast, women's strategic gender interests are defined as the need to overcome women's subordination. Molyneux identifies the following strategic gender interests which can be adjusted according to the particular socio-cultural contexts of women's lives.

The abolition of the sexual division of labour; the alleviation of the burden of domestic labour and childcare; the removal of institutionalised forms of discrimination such as rights to own land or property, or access credit; the establishment of political equality; freedom of choice over child bearing; and the adoption of adequate measures against male violence and control over women (Molyneux, 1985:233).

For example, in the context of rural Bangladesh, many women live in poverty. They need any source of income that can enable them to acquire the food requirements they need for survival. But meeting this need does not change their subordinate position because their poverty is related to gender subordination. Women's restricted mobility is the main cause of this subordination, preventing them from market access to buy and sell their products. They depend on men for marketing, often middlemen who pay them very little. This system always demands more work from women for more products, and yet they get very low returns that do not fulfil even their basic needs. Addressing women's market access in development programmes means addressing local class and gender interests, which are women's strategic gender interests. This would challenge patriarchal social structures. Development programmes fail to address these strategic gender needs, fail to enhance women's self-confidence, and fail to address the main cause of oppression, poverty, and misery.

The assumptions of economic development programmes were challenged by Boserup's (1970) study, *Women's Role in Economic Development*. The study identified colonialism and capitalism as important factors that affect women's rights and status. Boserup's

findings on economic development programmes for women from Asia and Africa showed that men benefit from economic development programmes and that these development initiatives bypassed poor women. Boserup argued for a redistribution of productive resources to women and the need to focus on political and economic relations in order to change development policies (Jaquette, 1990:54). Boserup's pioneering work on the situation of women in the development process contributed to a commitment from many development and donor agencies to incorporate women's issues in their development programmes. Boserup's study was criticised on the ground that it did not consider how the modernisation theory based on the Western economic model would affect poor women's lives in developing countries (Madhuri, 1992:15); nor did it raise the critical issue of women's subordination: their gender inequality (Beneria and Sen, 1982: 159).

The United Nations Decade for Women (1975-1985), and three world conferences on women, also led to reconsideration by development agencies to allocate more resources specifically for women. Swantz (1992:106) pointed out that the decade influenced the direction of policy planners with many development agencies beginning to share a common theme: to integrate women into the development process and thus improve women's situation.

Many international development agencies, particularly United State Agency for International Development (USAID), Canadian International Development Agencies (CIDA), and the Norwegian Agency for Development (NORAD), have a special mandate to incorporate Women in Development (WID) issues into their development agenda, and tend to integrate women into economic, political, and social development activities (Rathgeber, 1990:489). Women in Development (WID) (a common term in the development field), is closely linked with the mainstream development paradigm and follows the rationale that all people will benefit from a country's economic development activities. However, Rathgeber (1990:490-91) pointed out that the WID programme does not attempt to address the root causes of women's subordination. Instead, these

development activities mainly focus on the integration of women through allocating funds for income-generating activities.

The integration of women into development programmes was seen as a way to 'help women' rather than a reassessment of unequal gender relations based on ideological components, which systematically oppress and subordinate women (Beneria and Sen 1982; Mies, 1986). Beneria and Roldan (1987) argued that integrating women into a development programme, and providing income-generating activities, increases women's workload. Although this increases family income, it does not change women's position in the household in terms of power and authority.

Buvinic (1989) argued that donor agencies have their own priorities when they fund the WID programme. In many cases WID programmes target women for population control. In other words, women were targeted and integrated into development activities to achieve the goal of population control.

Development Programmes: Women in Bangladesh

In response to the demands of the United Nations Decade for Women, development activities for women in Bangladesh have increased. The government and international donor organisations have advocated policy approaches to promote women's socio-economic improvement. Most of these programmes are closely associated with donor targets.

Jahan (1995) found that in the first five-year plan of 1973-78, Bangladesh adopted only social welfare programmes without considering women's role in development. The second five-year plan (1980-85) included a little description of women's development activities but tended to turn it into a separate issue. A continuation of this attitude was seen in the third five-year plan (1985-1990). A few differences were found in the fourth five-year plan (1990-95) when the terms 'mainstream' and 'gender' were used for the first time. Trying to bring women into the 'mainstream' of development policy was an

important strategy. The specific objectives from the perspective of WID were targeted. The five major objectives were: (1) involving women in the decision-making process; (2) increasing women's participation in production and income-generation; (3) improving nutrition and health; (4) reducing fertility, and infant and maternal mortality; and (5) reducing the literacy gap between boys and girls (Jahan, 1995: 26-27). However, incorporating these objectives into policy planning by a top-down male dominated bureaucratic system, and implementing them, are two different things. Although for pressure of UN and other international organisation, top-down male bureaucrats formulate development programme for women in focusing on strategic gender needs due to lack of effective strategies and commitment, most of these programme failed to change women's situations.

Many non-government organisation (NGO) activities have been promoted to improve the situations; but they mostly work from the donor's perspective rather than focussing on the sensitive issue of women's empowerment. Sarah White (1992:15) argued that before the 1980s many NGOs did not emphasise the need to include women's issues in development programmes in rural Bangladesh. But recently, the needs of women have been incorporated into the policy approach in an effort to extend their activities and gain financial security for the organisations.

Anderson (1990) and Evans (1990) found most of the literature shows that women's condition had only slightly improved relative to men's: women are still poor, have less access or no access to control over resources, and enjoy less or no political power compared to their fathers, brothers, husbands, and sons. Thus basic inequality has continued. For example, women are still poorly represented in the formal political sphere. Women's poverty has increased in rural Bangladesh and as a result, the migration rate for women searching for jobs in the garment industry of Dhaka, capital city, has also increased (Akhter, 1994). Women still bear heavy workloads in both urban and rural areas. Women in the garment industry work 18-19 hours a day. This includes paid work, household labour and childcare. In rural Bangladesh, women work an average of 18 hours a day. Although the government of Bangladesh offers free education to girls up to

secondary level (free of school fees), most poor parents are unable to buy books and other materials. Also for cultural reasons, the girls' drop-out rate is higher than boys'. The female literacy rate is only 27 percent while the male literacy rate is 55 percent (UNDP, 1999). Women's access to health care and family food allocation is much lower than men's (Evans, 1990:32). In the Pubna District of Bangladesh, 204 suicides occurred in 1982, 182 occurrences were due to domestic quarrels or non-repayments of dowry (Ittefaq, 1982, illustrated in Jahan, 1988:217. The question is, why has women's oppression not been eliminated or reduced after billions of dollars have been expended by development programmes to improve socio-economic conditions and enhance women's empowerment?

The development planners and policy makers acquire common ideas about women's subordination from the literature, which is limited and too general. I critically discussed some of these issues in which way they explained and examined women's situation.

Most of the literature about rural women in Bangladesh emphasises women's oppression under the veil, rather than providing an in-depth analysis of their everyday lives and circumstances, their economic contribution, and their potential. For example, Abecassis's (1990) in *Identity, Islam and Human Development in Rural Bangladesh*, explained that poor women are regarded as inferior forms of human life. A poor woman has no respect or dignity; her husband treats her more or less as he would cattle; she is foolish and ignorant. Are women actually foolish and ignorant? Or have they become powerless within the social and cultural formation? The majority of women in Bangladesh are deprived of access to, and control over, resources. Although women are heavily involved in economic activities, they have no market access and, usually, they must depend on men. As a result, economically and socially, men have a position of privilege and power, and dominate women. Women's lack of power, particularly in the household, leads to ill health and malnutrition. Women need a process in which they can gain power in economic and social spheres.

Development policy planners design programmes for women from a male perspective, and since men mostly run these programmes women are rendered foolish (according to Abecassis) and are not considered capable of running programmes. Thus, they are unable to generate self-confidence.

Many feminist writers in developed countries also undermine the position of women in developing countries. For example, as Mohanty (1988:80) pointed out (*Under Western Eyes*) third world women are defined as family oriented (traditional), legal minors (they are not conscious of their rights), illiterate (ignorant), and religious. Writings about women in developing countries clearly indicate the way in which development policies are formulated and implemented. Thus the question of women's empowerment in terms of their gender subordination remains a sensitive issue and has not been seriously considered in national and international development activities.

A cause of failure for many sincere efforts, which have addressed specific issues of women's subordination, is the failure to recognise women's workload. The rigid gender division of labour increases women's workload; this is a gender issue. Moser (1989) found that women had three main roles: reproductive, productive, and community management activities. Reproductive activities include both biological and social reproduction. Women's productive work includes subsistence activities. For example, rural women in Bangladesh are heavily involved in agricultural activities such as pre- and post-harvesting. Women cultivate vegetables throughout the year, produce bamboo or cane goods, and process rice. The community management activities include organising women's networks and community programmes, and preparing meals for village religious activities and weddings. While reproductive and community management activities require more time, they are not counted as work as they are considered non-productive and the natural duties of women. As Moser (1993:89) argued, there is a tendency to value only productive work for its exchange value. Indeed statistically, the national economic system of Bangladesh only recognises paid work. This omission has serious consequences for women's lives, since the majority of women's daily activities are not recognised as 'work' either by men in the household and community, or by

development planners, who assess women's needs and interests prior to policy planning. Thus development programmes could only increase women's workload. Baud et al. (1992:87-88) argued that this compartmentalised approach to policy, which focuses only on basic gender needs, ignores the reality of women's multiple roles, and consequently has a negative effect on women's lives.

Policy planners, and agencies that implement development programmes, fail to acknowledge the unequal power relationship between men and women; instead, in designing projects, they stress women's practical needs. Some policy planners assume from the literature (discussed above) that women are helpless and that special attention is needed to help physically and mentally weaker groups (Rahman, R.I, 1987:299). Women have not benefited from many development programmes, even when they are targeted at women, in so far as they do not take into account unequal gender relations (Institute of Development Studies, 1991: 189). Kabeer (1992: 17) found that gender relations are those relations that systematically differ between men and women. The following discussion focuses on 'gender' and 'sex' in showing how these two concepts carry different meanings and how gender is socially and culturally constricted hierarchical power relations between men and women.

Gender and Sex

According to Hawkesworth (1997) the 'natural attitudes' of gender assume only two genders; gender is invariable; genitals are the essential signs of gender; the male / female dichotomy is natural; being masculine or feminine is natural and not a matter of choice; all individuals can or must be classified as masculine or feminine. This analysis of gender is a highly contested concept within feminist discourse.

Feminist scholars adapted the concept of gender as a useful analytical tool and it provides a way to understand the interrelated various forms of human interactions and the problematic areas of cultural and historical conditions of gender. Gender as an analytic category distinguishes culturally specific characteristics associated with masculinity and femininity from biological features such as male and female chromosomes, hormones as

well as internal and external sexual reproductive organs. Feminist scholars focus on gender in the field of knowledge including history, language, literature and the arts, education, the media, politics, psychology, religion, medicine and science, society, law and the workplace. More recent works of feminist scholars focused on gender to analyse the social organisation of relationships between men and women (Rubin, 1975, Barrett, 1980; Mackinnon, 1987). However gender as an analytic category in feminist discourse is focused the following discussion.

Analytic Category

Sandra Harding (1986) focuses on gender as an analytic category and on class, race and cultural differences between women and men. Gender difference should be found either historically unimportant or politically irrelevant. In general every culture considers gender difference as a pivotal way in which humans identify themselves as persons, organise social relations and symbolize meaningful social and natural events and process.

As an analytic category, gender illuminates crucial cultural processes. According to Harding social life is produced through three distinct process:

It is the result of assigning dualistic gender metaphors to various perceived dichotomies that rarely have anything to do with sex differences, it is the consequence of appealing to these gender dualism to organise social activities between different humans groups (gender structure); it is a form of socially constructed individual identity only imperfectly correlated with either the reality or the perception of sex differences. Harding argues that feminist investigations on gender structure and individual gender identity challenge the basic conception of the natural attitude.

Joan Scott (1986) explains gender as a constitutive element of social relationships based on perceived differences between the sexes. Gender operates in multiple fields of human life including culturally available symbols; normative concepts; social institutions and organisations, and subjective identity. Scott argues that gender is a useful analytical tool

because it provides a way to understand the complex interrelated various forms of human interaction.

Scott mentions that gender analysis could provide meaningful explanations of specific perceived relations historically and culturally, between individual subjects and modes of social organisation. If feminist scholars examine how things happened in order to find out why they happened, then their investigations will enable them to reverse and displace the binary and hierarchical construction of gender, refuting the naive belief that gender is “real” or “natural”. According to Garfinkel (1967 cited in Hawkesworth, 1997), the beliefs constituting the natural attitude are held with such conviction that it is nearly impossible to challenge their validity.

However neither Harding and nor Scott elaborates the explanation of what it means to use gender as an analytic category. It is assumed that as a heuristic device gender can perform both positive and negative functions in a research programme (Lakatos, 1970). In ‘positive heuristic’ gender shows areas of inquiry, and formulates a set of questions for investigation. It identifies the problems needed for explanation and clarification, provides definition of concepts and formulates hypotheses to guide research. Scott and Harding focus on investigate how culturally specific gender relations are created, sustained and transformed.

Lakatos (1970) explained the notion of a ‘negative heuristic’ as a set of assumptions so central to a mode of analysis that they cannot be rejected. In feminist discourse the ‘negative heuristic’ of gender analysis could be to contextualize arenas of struggle (Haraway, 1991). Feminist scholars consequently introduce a number of major distinctions to illuminate the complexity of gender; sex, sexuality, sexual identity, gender identity, gender role and gender role identity.

Most feminist writers argue that there are important conceptual differences between sex construed in biological terms such as chromosomes, hormones, and internal and external sexual and reproductive organs and sexuality understood by sexual practices and erotic

behaviour. Sexual identity refers to designations such as heterosexual, homosexual/gay/lesbian/queer, bisexual or asexual.

Gender identity refers to individuals' own feelings of being a man or a woman. This 'feeling' may be confirm that one's sex assignment by birth was anatomically and psychologically correct (Stoller, 1985). This feeling also becomes an ironical as a patterned subjectivity that includes some relations to cultural concepts of masculinity or femininity. A gender role is a set of prescriptive, cultural-specific expectations about what is appropriate for a man and a woman. Gender role identity captures the extent to which a person approaches and participates in feelings and behaviours appropriate to his or her culturally constituted gender. This terminology creates ways for feminist scholars to challenge the perception of gender role identity as a 'natural phenomenon'. The distinction between 'gender identity' and 'gender role identity' admits that an individual can have a clear sense of oneself as woman or a man but can refuse to participate in prevailing concepts of femininity or masculinity. This distinction breaks any connection between masculinity/femininity and sexed bodies. Masculinity and femininity can be interpreted as cultural specific abstractions plagued by gender symbolism.

Feminist explanation of gender is closely related to versatility in linguistics. In some languages gender is central and pervasive but in others it is totally absent. Corbett (1991) examines on more than two hundred languages that revealed the number of genders is not limited to three; four is common, and twenty is possible. Gender rules in some specific languages make it clear that gender need not have anything to do with sex.

There are other explanations of gender that can be represented as 'complementary' gender roles. The notions of 'complementarity' of gender can be related to a functionalist frame. Within this frame, gender is a culturally constructed device to promote particular social functions that bear a marked resemblance to the presuppositions of the "natural" attitude.

Complementarity of gender roles

Smith (1992) describes 'gender as a cultural process: a cultivation of human nature determined by the vicissitudes of early childhood and the customs of one's community'. Smith argues that this imposes constraints on human potential. Smith acknowledges that culture shapes what is perceived as a body. Smith argued: 'through "embodiment," the community stipulates what counts as a male / female body, what life will be like in a male / female body in relation to other bodies, what norms of character and conduct are associated with these bodies, and who is male and female'. The culture moulding human nature then takes its own construction of what is naturally given and marks sex differences through language, character and roles. Smith argues that, for this reason, gender always entails a "dual reference to sex and character for purpose of description and evaluation". Smith also notes that "we are continually subjected to gender attribution in all phases of our lives and this gendering scheme has more orienting force for most of us, most of the time, than any other human differentiation".

Gender is culturally constructed and enables men and women to regard each other as complementary. Hence gender constitutes "generic realities----- complementarity kinds of kinds" (Smith, 1992). Smith explains that culture and gender are both normative organisations of intention binding the group together. Gender is culturally engineered identity with a physical base divided from social functions (such as child bearing and fighting) are necessary and requires that our lives be substantially adapted to these functions.

Smith argues that the function of complementarity is necessary for the survival of species. Men and women have significantly different reproductive risks. Gender divisions are humanly natural, if nature implies harmonious adjustment; the question is about adjustment, and in this regard Smith's commented that it has to be balanced within itself. Reciprocal dependency may take a number of forms, but duality is a preferred principle for elaborating such forms because of the nature of the problems of balancing. The

category of complementarity is bound to be invoked in the self-interpretation of beings who form their own environment.

Hawkesworth (1997) criticises Smith's complementarity mode of gender roles in arguing that if gender is to be judged by the standard of Smith's creation of reciprocal dependency then "complementarity" fails to deal with contemporary problems of divorce rates, out-of-wedlock births, levels of domestic violence or the number of deadbeat dads. However against this critique, Smith argues that the problem is the nature of 'balancing' (Hawkesworth, 1997). Masculine and feminine gender roles can take place when gender roles do not balance.

Judith Butler in *Gender Trouble* (1990) argues that gender must be understood, not as a noun, nor as a set of attributes, but as a "doing", a performance that constitutes the identity it purports to be. According to Butler gender is the discursive / cultural means by which 'sexed nature' or a 'natural sex' is produced and established as 'pre discursive', prior to culture, a political natural surface on what culture acts". Gender performs this work of naturalisation through "stylised repetition of actions through time". Butler argued that gender itself is the effect of a specific formation of power, of institutions, practices, and discourses that establish and regulate its shape and meaning. If the production requires the prohibition and sanction of heterosexuality, then homosexuality emerges as a desire, which must be produced in order to remain repressed.

Butler explains that heterosexualization of desire requires the production of discrete and asymmetrical oppositions between 'feminine' and 'masculine', understood as attributes of 'female' and 'male'. However there is a need to focus on the unbalancing of gender roles in heterosexual practices. The 'masculine' and 'feminine' perception of grounded gender is open to the processes of unbalancing roles. It can be argued that homosexuality may be interpreted as extreme 'masculine' and 'feminine' positions because they live with same sex partners and avoid thoughts, ideas and life experiences of opposite sex partners; hence their life experiences are limited which may affect inner psycho-social aspects of human life and an unbalance may occur in social and personal life.

Butler argues that gender is no longer an analytic tool to illuminate a variety of asymmetries in culture. She notes that gender is a project, which involves cultural survival, and it is a strategy of survival within compulsory systems, a performance with clearly punitive consequences.

Butler's explanation of cultural survival does not provide an explanation of why gender performs its designated cultural function it merely describes the function. The second explanation is that gender is a strategy of survival within a compulsory system performed to avoid punishment (presumably imposed by culture). In this discourse any socio-biological explanation seems to be limited to the simple notion that culture is a self-replicating system.

Connell's *Gender and Power* (1987) discusses a "systematic social theory of gender" that flows into the historicity of gender, the dynamic role of gender in economic, political, sexual, psychological domains, and the relation between personal agency and social structure in gender formation and reproduction. Connell develops a "practical based" theory of gender in focusing on both the constraining power of gender and the myriad struggles people engage in against those constraints. Connell provides critiques of all modes biological determinism. He explains that the body is never experienced without cultural mediation. He defines gender in terms of cognitive and interpretive practices that "create appropriate, and recreate reproductive biology". According to Connell gender is the weaving of a structure of symbols, which distort human potential. The social practices constituting gender bear no direct relation with the 'functional', elements, which might be considered for human reproduction. The patterns of posture, movement, dress, body shape, speech, skilling and de-skilling associated with cultural construction of masculinity and femininity may not be all directly relevant to reproduction.

According to Connell, gender can best be understood as an interrelated set of social structures that define men and women in terms of their reproduction roles and organise

social life around sex and sexuality. Gender is the active process that reduces people to, and conceives social life in terms of, reproductive function, thereby constraining individual potential. Connell argues that gender must be understood in terms of very specific structures tied to particular social practices of labour, power and cathexis. He also argues that gender is not an “ideological addendum”, it is rooted in race and class of the social structure. The gender structure allocates particular types of work and constraints upon labour by focusing the division of paid versus unpaid labour, segregating labour market and determining the pattern of production and consumption, wage levels, opportunities for employment and promotion, and the condition of terms of wage labour. Within this power structure gender authority, control and coercion establish hierarchies in public and private spheres create male monopoly on institutional and interpersonal violence and promote particular modes of sexual asymmetries. Connell focuses on gender as an active process structure governing multiple domains of social life rather than as an analytical category.

In Connell’s analysis it is not clear how gender differs from sexual ideology. He defines gender as a process link various fields of social relations to reproductive biology. However Connell’s analysis of gender more closely relates to functionalist premises.

The above discussions on gender as an analytic category provide a framework for investigation that challenges androcentric assumptions. The theoretical tool of gender can identify important issues of social institutions and relations and also individual identity can be studied within a particular culture and historical period. As an analytic device, gender develops conceptual distinctions of sex, sexuality, sexual identity, gender identity, gender in role and gender role identity. It describes historical and cultural roots of imbalance in gender role and power identity through which women experience systematic disadvantages in male-dominated societies, forms of unequal power relationships that constrain their opportunity and life prospects. The next discussion concerns socially and culturally constructed gender aspects associated with hierarchical power relations between men and women. The hierarchical gender relations and their consequences need to be addressed by development programmes.

The Need to Address the Root Cause of Women's Subordination

Hierarchical gender relations, perpetuated and created social inequality which are institutionalised, and practices by laws and other 'social facts' that structure and constrain our continuing practices within unequal social relations (Hill, 1994:25).

As Jaquette (1982:277) argued, it is essential for the social assessment and evaluation of development programmes to focus on gender issues rather than on biological differences between men and women. Women's issues, therefore, cannot be focused on in isolation from women's relations with men (Elson, 1991:1). In the process of development, how women are disadvantaged has to be understood in order to discover the way gender relations work.

A debate has been raised by a group of women activists, researchers, and policy makers in the developing countries, who call themselves DAWN (Development Alternatives with Women for a New Era)¹ and who are devoted and committed to changing gender relationships through the empowerment of women. DAWN is concerned with reshaping an alternative vision of society in which all society will be free from all forms of oppression by gender, class, race and nation (Sen and Grown, 1986:15).

It becomes necessary to focus not simply on gender but also on gender relations in which women are greatly affected if development organisations are willing to contribute to changing the position of women.

Many debates have centred around women's empowerment through micro-credit programmes. Since the 1980s, micro-credit activities have become a central part of many development organisations and are incorporated into the policy approaches targeting women.

1. Development Alternative with Women for a New Era (DAWN) is a South-initiative network of feminist scholars and women's groups constituted in 1984 in Bangalore, India

Several strategies and techniques have been developed to further integrate women into development programmes. Micro-credit Summit Meeting (1998a) was held in New York City from 25-27 June, a year and four months after the Micro credit Summit launched a global campaign to reach 100 million poorest families with credit for self-employment by 2005. Participants from 97 countries attended this meeting. Micro-credit Summit Meeting stated that micro lending is a new paradigm for economic development whereby activities for poverty alleviation have become a key concern for the twenty-first century in global economic and social development. Many studies for example Von Bulow et al, 1995, Rowlands, 1997, and Rhaman, A, 1999 show that income-generating activities of micro-credit programmes are not a key element in changing the root causes of women's oppression, and may add to their workloads instead of changing gender relations.

Goetz and Sen (1996) found that donors are interested in looking at financially self-sustaining credit programmes of development that lead to a quantitative target for credit delivery. However previous research indicates that credit has some positive influence on women's lives. For example, Bhowmik and Jhabvala (1996:126) observed in their micro-credit programme in Western India that although women had been very shy about speaking at meetings, they now speak with confidence and bargain with public officials and government administrators. The relationship between credit and empowerment in rural Bangladesh is re-examined in the course of my inquiry as I explore the question of women's empowerment through Grameen Bank credit activities.

The Grameen Bank is one of the largest lending institutions to provide credit particularly to women, (95 percent of its clients are women). Questions surrounding Grameen Bank credit programmes, particularly how the gender issue was considered in its policy approach and its implementation, are of critical relevance to my research on women's empowerment through credit activities.

Grameen Bank Programme

Professor Mohammad Yunus started an experiment with the micro-credit concept in the form of pilot research in the Jobra village of Chittagon District of Bangladesh in 1976. The experiment produced the idea of group-based lending activities and participatory techniques as effective ways of getting a high repayment rate and enhancing the success of the capital investment. Within a few years the micro-lending activities of the Grameen Bank had spread to most of the villages in collaboration with commercial banks. In 1979, the Grameen Bank had received huge financial support from international donor agencies, and was also borrowing money at a low interest rate from the Central Bank of Bangladesh and other commercial banks. Now the country's biggest lending institution, the Grameen Bank provides credit to rural people, particularly women. The programme covers more than half the villages in the country through 1140 branches, each responsible for a number of villages. The cumulative loan disbursed is 2,801.92 million U.S. dollars, and 2.3 million members are involved in the programme (Grameen Dialogue, 1999). The distinguishing feature of the Grameen Bank is the mechanism of group formation, motivation, and training when the bank provides credit to women. The group works as a collateral and takes liability for the bank's repayments. An individual woman is responsible to her group for the bank repayments instead of being directly liable herself to the bank. The Grameen Bank programmes became successful (in quantitative terms) credit organisations involving women.

The Grameen Bank micro-credit programme disburses loans to poor women; its maintenance of a 90 percent recovery rate attracted wide international interest among many academic practitioners and development activists. Wood and Sharif (1997) found that currently bilateral and multilateral development organisations incorporate micro-lending activities in their programmes, which motivate many multicultural social development-oriented NGOs to work for development through incorporating micro-lending schemes into development activities. Now micro-lending is not only an anti poverty development programme, it has also become an investment and profit-making sector.

These circumstances again raise the question as to the extent to which Grameen Bank micro-credit programmes empower rural women in Bangladesh. In this regard I focus on how poor, disadvantaged and marginalised women are to benefit or not to benefit from this credit scheme. My concern is also to create a space for these women in which they can express ideas, views and thoughts on the root causes of their powerlessness. In assessing women's empowerment through credit activities, I examine the nature and magnitude of changes in gender relationships.

The questions I seek to explore in this study are: Can women enter into independent economic activities within culturally prescribed, limited mobility in the strong purdah system of rural Bangladesh? Are women still dependent on men's decisions to utilise credit by asking their husbands' permission to undertake activities outside the home? To what extent do Grameen Bank programmes break the interlocked economic dependency of poor rural women that is related to cultural and traditional value systems? Can women empower themselves in the process of Grameen Bank credit activities, or is empowerment considered something that is given by the programme?

These issues surrounding the debates about the relationship between women's empowerment and the Grameen Bank programme are addressed throughout my study. The study seeks to provide an in-depth analysis of gender relationships in the household and community while at the same time assessing women's empowerment or lack of access to the Grameen Bank micro-credit programme. First, I discuss the literature on Grameen Bank then I present my study and its relative significance to the debate.

Studies of the Grameen Bank Programme

A number of studies have been conducted on the Grameen Bank micro-credit programme since it began in 1979. However, few studies were conducted emphasising the impact of women's earning capacity and its influence on social and economic factor particularly those related to reproductive health and decision-making power.

Schuler and Hashemi (1994, 1995) conducted research on rural credit, the empowerment of women, and the use of contraceptives in Bangladesh. The major concern of the study was fertility and women's reproductive health behaviour. The study showed that credit had not influenced women's long-term social and economic situation.

In 1994, Mizan conducted quantitative research on women's involvement in income-earning activities and their participation in decision-making in the household. The study used a survey method to collect data from two districts of Bangladesh. A statistical analysis was done on the level of household income, the amount of loans received by borrower women, and loan investment fields using 'yes' or 'no' answers to investigate whether or not women had gained the ability to participate in decision-making. The study showed that Grameen Bank women had increased the ability to be involved in decision-making process. However in the process of decision making, there remains the question in what ways were major household decisions made. In-depth discussion on this issue can reveal women's role in credit activities and their involvement in the decision making process rather than using 'yes' or 'no' answers. My present research investigated the ways in which major household decisions were made by focusing on in-depth analysis on how loan money was used, who used it, and for what purpose it was used.

In 1996, Goetz and Sen Gupta conducted a study on Women's Leadership in Rural Development in Bangladesh. The investigation involved three major micro-credit institutions in Bangladesh: The Bangladesh Rural Advancement Committee (BRAC), the Grameen Bank, and Rural Development-12 (RD-12). The findings showed that on average only 13 percent of the women in these three programmes had full control over their income; in the majority of cases men controlled the women's loans. The significance of the study was that it showed that while many women bear the institutionalised debt burden, they do not benefit from these credit activities.

Todd (1996) has conducted a study on the Grameen Bank programme that was sponsored by the bank. As a foreigner, Todd relied on interpreters to collect the data and analyse the information. Using an interpreter to conduct in-depth discussions and to understand the

insights into the facts of women's lives was a limitation of the study. However, the study found economic success through credit activities related to many factors, including the income earners in the household, the women's own personality, and their relations with their kin and household members.

Goetz and Sen Gupta (1996), and Todd (1996) recommended that an in-depth understanding of the impact of Grameen Bank micro-credit activities on women's lives could be best be achieved through a longer period of qualitative research. My present research focuses on an in-depth qualitative analysis of women's experiences in credit activities along with the impact this has on their daily lives.

Most studies have evaluated bank activities using quantitative analysis. These evaluations showed a positive impact on the borrowers' lives in terms of disbursement and repayment, the amount of monthly repayment, the loan investment field of borrowers, and per capita household income

Atiur Rahman (1986a and 1986b) conducted a series of surveys of Grameen Bank credit activities in different areas in Bangladesh. The analysis of the survey data mainly focused on women's consciousness-raising and empowerment, and the impact of the Grameen Bank programme on rural elite class structures. Rahman suggested that Grameen Bank women are able to take collective solidarity towards traditional cultural values and norms. But Rahman's findings did not indicate whether women worked in a collective way to organise bank repayments or if they took any collective action against their oppression. These factors are also considered in my present in-depth analysis to explore whether the Grameen Bank women's collective sense works towards reducing the cultural barriers or whether their collective solidarity builds up to take action against defaulting women.

Hossain Mahabub (1988) found that women's involvement in credit activities enabled them to bring additional resources into the household budget. Whatever women earned using the Grameen Bank loans increased household per capita income and enhanced the

over all status of women. However, the study did not show who controlled women's loans when this resource entered the household, or who made decisions on how loan money would be used. Neither did the study show whether women made enough profit to meet bank repayments with some surplus, or if all these earnings were handed over to the Grameen Bank for the repayments. Another study Hossain conducted in 1984 took the form of a simple survey, through the Bangladesh Institute for Development Studies (BIDS), of 612 randomly selected Grameen Bank borrowers. Hossain also used monthly statistical data and the annual statistical reports of the bank. The analysis showed the impact of Grameen Bank on the employment rate, the income level of borrower households, and the economic activities of rural women. These analyses largely remain inadequate in terms of describing household gender relations.

As editor of *The Grameen Bank: Poverty Relief in Bangladesh*, Wahid (1993) presented sixteen papers by different authors, such as Atiur Rahman (1986a; 1986b) and others. The volume captures three major performances of the Bank: (1) the origin of the bank and its purposes, the disbursement structure, the recovery rate of borrowers, and the investment fields of clients; (2) the rapid growth of the bank, the socio economic impact on rural women, and the influence on the rural power structure; and (3) the success of women borrowers in making regular repayments, institutional economic viability, and an expansion of the Grameen Bank model in other countries. Wahid's efforts provided an overview of Grameen Bank success, which was mostly based on quantitative survey methods. This statistical analysis was unable to provide a deeper understanding of the actual impact of the programme on poor women in Bangladesh.

In 1997, the bank had disbursements of more than \$743 million to the rural poor for increasing their income-generating activities in 33,000 out of 65,000 villages in Bangladesh. The cumulative repayment rate was 98 percent in rural Bangladesh (Gibbons, 1995:16). The above evidence also suggested that the success of the Grameen Bank programme heavily relied on the survey report and quantitative data. However, some research focused on qualitative analysis, particularly on fertility and reproductive health. None of these research projects have focused on how credit impacted on

household gender power relationships and how it influenced women's health and nutrition.

Significance of this Study

How, and in what way, human behaviour is analysed has a considerable influence on research results (Tiffany, 1987: 347). One researcher's study of women's empowerment through credit activities using a survey questionnaire with 'yes' and 'no' answers will provide a different result from that of a researcher using participant observation, in-depth interviews, and group discussion. Participant observation, in-depth interviews and group discussions are mainly used in my research to look beneath the facts at how credit actually influences women's lives.

A further limitation of the above studies is that most have been done by male researchers. Being male is a problem for researchers when working with women in a conservative rural society where women are still not allowed to talk freely with outsiders. Even seeing women outside their family homestead in rural Bangladesh is very rare, thus male researchers will always have difficulties in getting insights into the facts of women's lives. Taylor and Bogdan (1998:55) argued that gender and native background work as powerful weapons for building rapport and conducting research with informants in a friendly way. Obviously women have a better chance of being accepted as insiders than males in a female-dominated setting. Having the same gender and cultural background was a powerful weapon for me to get beneath the surface and explore women's position in credit activities within the cultural setting of rural Bangladesh.

In researching the issues relating to women's empowerment under credit activities, my study asked the following questions:

1. Can women directly invest their loans in those activities which traditionally have been male-dominated, such as land mortgages and management, fishing

entrepreneurship and transport, or do the loans increase women's workloads by extending their traditional female activities?

2. To what extent does Grameen Bank credit increase women's empowerment in terms of access to, and control over, productive resources such as land, livestock, poultry, tractors, and rickshaws?
3. Can women control their credit and invest it on the basis of their own decisions, or are women still dependent on men's decisions to utilise credit by asking their husbands to undertake outside activities?
4. To what extent does the Grameen Bank programme break the interrelated socio-economic dependency of poor rural women, which is related to women's restricted mobility?
5. To what extent does the programme affect malnutrition in terms of Body Mass Index, calorie, protein, fat, and iron deficiency anaemia?
6. What needs and interests of women are actually addressed by the Grameen Bank programme and what are the bank's visions? In other words, does the Grameen Bank generate women's collective sense to challenge the oppressive social structure?

No research has been conducted on the above issues using both quantitative and in-depth qualitative analysis of women's experiences concerning their empowerment through the Grameen Bank micro-credit programme in rural Bangladesh.

My in-depth qualitative analysis of the programme indicates that particular procedures have been maintained in lending activities to ensure the bank's capital finance investment enhances the sustainability and growth of the economic development of the project itself. Women's voices reveal their position in terms of power, in what way a position of power

can be gained, and how this can positively impact on women's health and nutrition. This adds an essential element to inquiry and presents an alternative model of women's empowerment in rural Bangladesh.

The key significance of my study lies not only in determining a process of women's empowerment for a structural change in patterns of social domination, but also in challenging the success of the orthodox micro-credit philosophy in altering gender relationships in the household and in the community.

The Structure of the Thesis

My thesis is comprised of ten chapters. Chapter One introduces the purpose of the study and provides the rationale for the research and its significance in light of previous research findings concerning the question of women's empowerment in development and in micro-credit programmes

Chapters Two, Three, and Four cover the literature review, theoretical approaches concerning development programmes for women/gender. gender and empowerment and women in Bangladesh.

Chapter Two deals with theory and policy approaches for women/gender development. This chapter first discusses gender needs and interests and looks at whether or not development agencies are concerned with women's strategic gender needs. The chapter then focuses on policy approaches for women's development. This analysis shows how each approach affects women's lives. This section also discusses the purposes behind development initiatives, which may be different from women's needs and interests. It also raises the question of why so many programmes have a negative or negligible effect on women's lives.

Chapter Three focuses on women in Bangladesh and discusses women's socio cultural status including the purdah system, literacy, marriage, divorce, and the dowry system.

The chapter also discusses women's economic status including women's inheritance rights, rights of property ownership, income, and women's labour force participation. It is argued that rural women are heavily involved in the agricultural economy, but the national economic statistics system does not acknowledge this work. Women's nutritional status, particularly protein energy malnutrition and iron deficiency anaemia, is also covered in the discussion.

Chapter Four deals with women's empowerment including the concept of power and empowerment. It addresses relevant theoretical perspectives of women's empowerment with a special emphasis on feminist understanding and concerns particularly among feminist writers and activists in developing countries. From this critical assessment of women's empowerment it is concluded that women's empowerment is a process in which women will become more competent and able to access and control productive resources and be involved in the decision-making process. Part of the process of empowerment, group formation at the grassroots level and working in a group are addressed in terms of feminist education and participatory techniques. These are used as an effective strategy to raise women's consciousness on gender relations.

Chapter Five focuses on the research methods and fieldwork techniques used in my research. Both qualitative and quantitative methods were used to collect and analyse research data of Grameen and non-Grameen Bank women. This chapter explains the rationale used in choosing the methods and how they can explore beneath the surface and produce rich information. This chapter presents the problems that were faced in studying gender in the field and how these were solved. This chapter also addresses the socio-economic infrastructure of the villages covered by my research including the location, population, economy, education and health systems.

Chapter Six analyses the kinds of economic activities for rural women in Bangladesh that are offered by the Grameen Bank programme, and how these affect their lives. Case studies are also analysed to show how the programmes impact on women's work. This analysis examines whether or not the Grameen Bank programme actually facilitates

women's empowerment in terms of control over income and decision-making power. The case studies deal with these issues and, in particular, reveal women's deeper experiences which are analysed.

Chapter Seven deals with three key indicators of women's empowerment in credit activities: women's mobility, women's access to, and control over, productive resources, and the major barriers to women's market access. This chapter analyses how Grameen Bank programmes impact on women's mobility, which is considered the key to women's empowerment. The analysis explores whether or not the Grameen Bank programmes are actually facilitating women's access to, and control over, productive assets (which are purchased with the profits of credit activities), or if men still have greater power and authority to access and control these. This chapter also contributes to an analysis of the major causes of women's restricted mobility which prevent women from getting market access and being involved in economic activities, particularly loan investment in the male-managed economic sector.

Chapter Eight analyses how credit impacts on women's health and nutrition. The analysis contributes to the discussion as to whether or not credit activities increase women's health and nutritional status. Influencing factors such as lack of control over household income, workload, and debt burden, gender disparity in access to family food allocation and health care are also considered.

Chapter Nine focuses on the Grameen Bank vision and women's needs. This chapter discusses the origin, structure, function, and actual vision of the Grameen Bank. This analysis is from two perspectives: that of the bank's management, and that of the women who have been involved in the Grameen Bank programme for a lengthy period. The women's needs are explored through group discussions and in-depth interviews. The research shows that the bank's vision contradicts the women's needs, which are crucial for their empowerment.

In conclusion, Chapter Ten reviews the study and summarises the findings. An effective process of women's empowerment is presented in a diagrammed, based on my research experiences among rural women in Bangladesh and my theoretical framework. Recommendations are made on how this process can be effectively implemented to generate women's socio-economic power and how Grameen Bank policy approaches can be shifted to enhance women's empowerment. Women's organisations can facilitate a change in the policy approaches of the Grameen Bank, while the government may provide assistance to these women's organisations.

Summary

This chapter discusses the development agencies and their policy approaches towards improving women's position in developing countries which are very limited. Development initiatives mostly focus on practical gender needs, which further increase women's workloads.

Significantly, women's empowerment-oriented projects largely remain unsupported by host governments. Women's empowerment is defined as a process in which women will build up their own capability to change unequal gender relationships and engender structural change. As analysed earlier in this chapter, currently, worldwide, poor women receive special attention in terms of poverty alleviation to enhance their empowerment. The world Micro-credit Summit launched a nine-year campaign to reach 100 million of the world's poor families, especially the women, by the year 2005. The campaign will provide credit to enable people to become self-employed, and for other financial and business services (Grameen Dialogue, 1999). The Grameen Bank micro-credit programme is the largest lending activity in Bangladesh, and disburses credit to the poor, particularly women. While much research has been conducted on the Grameen Bank programme, few studies have conducted in-depth analysis on how credit activities impact on women's everyday lives. Most have focused on statistical analysis of loan disbursement and repayment rates, the amount of loans women receive each year, the level of household income, and the number of productive assets. So far, the statistical

analysis of women's empowerment under credit activities remains inadequate in explaining the impact of credit on gender relations in the household and community. The significance of my study is that it presents women's deeper experiences, particularly in enabling them to use their voices to explain how credit activities impact on their everyday lives. My study also identifies the unequal gender relationships in the household and in the community as a major obstacle to generating women's self-confidence. This, in turn, is perceived as a necessary step towards the economic and health empowerment of women.

An effective process for women's empowerment has been identified in the present research. This process could be used to generate self-confidence and self-esteem in women rural Bangladesh. Many women in developing countries have been empowered using quite similar processes. McKee (1989) argued that processes such as these enable women to gain control of their social, economic, and political lives. If the Grameen Bank wants to change gender relationships, it must address the root cause of women's subordination. This issue will be analysed in the following chapters. Chapter Two next critically discusses development programmes for women/gender.

Chapter 2

Theory and Policy Approaches for Development

Introduction

This chapter focuses on theory and policy approaches for the development of women. The chapter seeks to examine the nature and goals of development policy approaches in meeting women's needs, and the extent to which they are intended to empower women to transform the fundamental structure of the social domination that oppresses them.

The chapter is divided into two sections. The first section deals with the Women in Development (WID) paradigm, including a discussion of practical and strategic gender needs. Policies designed to address women's needs such as the welfare approach, equity approach, anti-poverty approach, and the efficiency approach are discussed along with critiques of these approaches. The second section deals with the Women and Development (WAD) paradigm and includes critiques from the perspectives of Western Feminism and Women in Developing Countries, Gender and Development (GAD), and the empowerment strategy. Another approach Women, Culture and Development paradigm published in 2000, offers alternative analytical approaches but appeared only after the methodology of the present research was established.

Women in Development (WID)

The term Women in Development (WID) used by policy makers in development agencies also found in the academic literature drawing from liberal feminist theory. However to examine the origin of WID, it is necessary to discuss some of Boserup's study. Esther Boserup's book *Women's Role in Economic Development* published in 1970 based on empirical study in developing countries. It is first academic and policy oriented book that explained women's exclusion from development projects in the Third World.

Boserup's study was also significant in that through a comparative analysis of women's work, she provided a strong argument for recognising women's economic activities as well as redistributing resources to women. As Boserup (1970: 15-27) argued:

... women are involved in subsistence economic activities, such as food production and gardening, but this is not visible. The traditional view that women were not as much in production as men is a reflection of the fact that women's wages are about two thirds those of men. Other key areas of women's contribution, domestic and childcare activities had been neglected.

Boserup also explained how women were marginalised in development activities. She argued that the lack of access to new technologies was the main cause of women's marginalised role in agriculture. Colonial administration aggravated the trend by providing men with assets such as land, credit, training, and market facilities, to produce and sell cash crops, while women were engaged in most agricultural activities without these benefits. Boserup argued that the lack of access to training and technology was the primary cause of women's economic marginalisation. Within the dominant colonial administration system, men and development workers (mainly male) were centralised in the decision-making process, and women were not prioritised. While the women performed more work with their productive and reproductive activities, they enjoyed less power and a lesser share in the fruits of any rural development. It was considered a waste of scarce resources for those who were 'less productive'.

Boserup suggested that women need greater visibility in development programmes and that there should be special concern and recognition of the work they do. Boserup's book changed the prevailing concepts about women's economic roles in pre and post modernizing agricultural societies. It was seminal in focusing scholarly attention on the sexual division of labour and the differential impact on the gendered nature of development and modernisation strategies (Beneria and Sen, 1986).

However Beneria and Sen also criticized Buserup's work in three major areas. First her study is essentially empirical and descriptive, and lacks a clearly defined theoretical

framework that empirical data can analyze elaborately. Boserup's underlying analytical concepts are often neoclassical that seriously limits her analysis. Second, Boserup takes as given a unique model of development which characterised capitalist economic context. Finally despite Boserup concerns with women's position in the development process, she does not present a clear-cut feminist analysis of women's subordination. Boserup overemphasises women's productive role and ignore women's reproduction role.

Jauquette (1982) pointed out that as a result of Boserup's book, a set of common concerns, loosely labelled 'Women in Development' (WID), began to be articulated. Women in development were articulated in terms of economics rather than equality. WID was swiftly incorporated into documents of the General Assembly and various specialised UN agencies. Tinker (1990:33) explained that in 1979, the General Assembly adopted the Convention on the Elimination of All Forms of Discrimination Against Women. But for a time during the UN Decade for Women, legal rights were down played, particularly in developing countries, because these rights could not be enforced in the face of custom and religious practices. Asoka Bandarage (1984) argued that here was the basic postulate of WID; that women are insufficiently integrated into the process of economic modernisation and that their freedom lies in better integration into this process. In time development organisations, donor agencies and policy makers focused the integration of women into this global process of economic, political and social change and development.

Moreover a series of world conferences on women were also key factors in integrating women into development activities. Three world conferences were held, the first in Mexico City (1975), then Nairobi (1985), and finally Beijing (1995). They were extremely important because they showed national leaders women's concern at the devaluation of their productive and reproductive work. The three conferences also showed that women's inequality and poverty continued in most countries of the world. Yet, as Anderson (1992) argued, as a result of these conferences the world was awakened to the contribution women make to the productive and social activities of their countries.

The first world conference in Mexico City formally put women on the UN agenda and provided legitimacy for the proliferation of a wide diversity of women's organisations, particularly in developing countries. All of these conferences have had a major impact on increasing the network among women, securing resources for women's development, and on how these resources can be distributed and used. The three world conferences also influenced the direction of development initiatives and plans (Swantz, 1992: 106).

According to Tinker and Jacquette (1987:423), the policy documents produced as a result of the three world conferences stressed four major issues: (1) legal equity for women; (2) acknowledgment of women's economic contribution; (3) control of women's bodies and control of violence against women; and (4) world peace.

However, the results of the decade were not all satisfactory. For example, Staudt (1990:3) argued that the lobbying of governments and policy makers, which resulted from the world conferences, barely influenced the redistribution of resources from men to women. Little progress was made in dismantling institutionalised male privileges. On the other hand, Tinker (1990: 53) pointed out that one of the greatest achievements was to get the attention of the world and make WID an issue. Also it promoted women's organisations at all levels and give women a sense of participation and power over their own lives which they never had before. In addition, the member countries of the Development Assistance Committee (DAC) of the Organisation for Economic Co-operation and Development, the European Economic Community, and the World Bank all incorporated WID into their aid activities.

The United States Congress took action through the Percy Amendment to the Foreign Assistance Act. It required the bilateral assistance programme of the Agency for International Development (AID) to give particular attention to programmes, projects, and activities that integrate women into the national economic structure of foreign countries. Congress sharpened the mandate in 1978, that requiring funds should be organized by USAID to increase women's economic activities through income earning. Two OECD members' countries, Italy (1987), and Denmark (1975) made the WID issue

a priority through parliamentary action and new legislation. In 1980 the Netherlands' Minister of Development Cooperation presented a policy document to the Dutch parliament on the ongoing process of concern for WID (Anderson and Baud, 1987). In 1986 the Danish parliament adopted a resolution for a national follow-up to the 1985 Nairobi conference. Many other countries, including Australia, Sweden, Norway, the Federal Republic of Germany, Finland, Austria, Japan, the United Kingdom, New Zealand, Ireland, Switzerland and France, included and prioritised the WID issue and integrated women into national development through statutory legislation or social policies (Anderson, 1992).

As a result, international development organisations gave special attention to Women in Development. In 1975, the World Bank, for example, recognised the WID issue and appointed a special adviser in 1977 to increase the attention of the World Bank's activities to women. In 1987, later the World Bank established a small division of WID as a special operational activity (Anderson, 1992). The European Economic Community (EEC) also created a programme in the area of WID. Over the years, the European parliament contributed significantly to the emerging WID issue. In early 1981 the EEC expressed solidarity with women in developing countries and formally declared that different sectors of EEC development cooperation would take into account the special needs of women. The Development Council of Ministers first discussed the issue in 1982, expressing concern and preparing to take into account the role of Women in Development as well as problems specific to women (Commission of the European Communities, 1988). By 1989, the EEC's policy was systematically taking into account women's role in development projects it financed. Moreover the council focused on the necessity of completely integrating the WID issue into sectors of activities. The European parliament continued to adopt resolutions to fully integrate women in all development programmes and in 1989 opened its budget sources for the WID issue (Anderson, 1992).

However, to integrate women into development activities, it is essential to take into account women's multiple roles and make a distinction between practical and strategic gender needs in policy approaches. Accounting for practical needs in themselves is not a

sufficient condition to empower women, planners also need to give attention to the roles women fulfil.

Practical and Strategic Gender Needs

It is difficult to draw a concise interpretation of practical and strategic gender needs. Molyneux (1985) developed the concept of practical and strategic gender needs. Later, both Moser (1989) and Kabeer (1992) adapted Molyneux's ideas and provided an understanding of how gender needs and interests can be addressed in development policy approaches.

Molyneux's Ideas

As discussed in pages 3-4 of chapter one that Molyneux (1985) identified women's practical and strategic gender needs.¹ She argued that gender interests could be either strategic or practical, each being derived in a different way and having differing implications for women's subjectivity.

Practical gender needs relate to women's everyday needs that are identified by women within a specific context and from their experiences; particularly in their position within the gendered division of labour. In other words, these needs are in response to women's immediate needs for survival, including food, shelter, and clothing. However, attending to practical gender needs does not challenge the prevailing forms of women's subordination. Strategic gender needs are those which are formulated from the analysis of women's subordination to men. Generally these needs advocate a more equal and satisfactory

1. This distinction between practical and strategic gender needs is useful for programme planning purposes.

organisation of society in terms of the structure and nature of the relationship between men and women. Molyneux identified some strategic gender needs including: (1) the elimination of the sexual division of labour; (2) the alleviation of the burden of domestic labour and childcare; (3) the removal of institutionalised forms of discrimination, such as the right to own land and property, and political rights; and (4) the adoption of adequate measures against male violence and control over women.

Strategic gender needs focus on overcoming women's subordination on the basis of a particular cultural and socio political context.

Moser (1989) adopted the concept of strategic and practical gender needs in relation to women's triple roles: their reproductive, productive, and community management roles. Women's needs may be somewhat similar in some contexts, but they vary widely according to class, ethnicity and religion. Thus policy planning has to be developed not only on the basis of class but also of gender. Moser suggests that these needs will be identified and modified at the local level to achieve women's particular requirements. Development planning for women in developing countries must be based on their needs and interests. Investigating women's needs and then incorporating them into policy can assist in formulating a gender-aware policy (Moser, 1989).

However, Kabeer (1992) criticised Moser's views, arguing that Moser's focus was on simply satisfying women's needs rather than enabling them to have control over their needs and conditions of choice. Kabeer also pointed out that Moser's emphasis is on the perspective of planners, rather than on that of the women themselves. In this context, the concept of needs is associated with a top-down planning approach in which women are considered clients of bureaucratic provisioning. Thus Moser does not challenge the class or male bias of institutions that may shape women's interests and practices and seriously curtail their ability to translate women's needs into 'prioritised concerns'.

Kabeer (1992) developed a framework of gender needs and interests using social relations analysis. In this analysis, men and women have different strategic interests because the social relation of production, distribution and consumption are organised in

ways that affect men and women differently. Men have greater control over cultural rules and material resources that support their interests. Thus Kabeer focused on structural inequalities, arguing that women's inequality was a product of this.

Kabeer drew attention to individual men and women who are not involved in the planning process but are most affected by bureaucratic planning institutions. Addressing strategic gender needs in policy planning should challenge oppressive institutions. On the other hand, addressing practical gender needs reinforces the division of labour by focusing on women's work in the domestic arena. Similarly, Antrobus (1991) suggested that development programmes should first empower women rather than meet their practical needs. By attending to their practical needs, development programmes make women vulnerable to exploitation because they target activities in the domestic arena; women become more vulnerable when they lose control over resources. If any development agency seeks to change existing social structures to meet women's actual needs, this should be addressed in policy approaches.

Policy Approaches

Many policies and programmes such as welfare, equity, anti-poverty, efficiency approaches and empowerment strategies have been formulated for women's development in developing countries. The following discussion will focus on these issues.

The Welfare Approach

In the early 1970s the welfare approach was adopted by many development agencies when attention was first paid to the way women were disadvantaged in the development process. The physical survival of the family is the most important concern of the welfare approach. The programme and strategies attended to health care, home management, childcare, and handicrafts. This approach supports the view that motherhood is the most important role for women in society. Thus low-income women are the primary targets for improving the welfare of family, particularly of children. Tinker (1990:36) and

Himmelstrand (1990:106) pointed out that maternal child health programmes are popular with this approach as it tended to be preoccupied with child health. Consequently, the welfare approach included two important programmes in developing countries. First, the *elimination of malnutrition* through food and nutrition education (improving family health, especially of children through maternal care). Second, *population control* through widespread dissemination of contraceptive information and technology. This approach also includes income-generating activities, as women gain skill in handicrafts that are their traditional activities. Women in particular are taught hygiene, literacy, and childcare in welfare programmes and this approach remained popular throughout the 1990s (Buvinic 1986). However, while providing basic needs via these programmes that meet women's immediate necessities, the approach is extremely limited in helping women to gain autonomy.

Critique

In looking at the extent to which the welfare approach has changed the fundamental structure of women's subordination, a number of criticisms have been raised. For example, Moser (1989) pointed out that the welfare approach is based on three assumptions: (1) women are passive recipients of development rather than participants in the development process; (2) women should be the recipients of 'top-down' handouts of free goods and services; and (3) women's roles are not considered. The welfare approach identifies women, rather than their lack of resources, as the problem and places the welfare of the family in women's hands without questioning their lack of access to resources, a barrier that is shaped by patriarchy.² Without land rights, women often cannot provide collateral to gain access to credit. Since ownership of land represents a form of savings, women may end up without capital in the event of marital separation. In addition, while skill training in welfare programmes provides an opportunity to access

2. *Patriarchy is an institutionalized form of domination of women by men. Patriarchy becomes more rigid through local cultural practices. Men have greater privilege or access to power, while women in the same community may not have this privilege simply because of patriarchy (Lycklama, 1992).*

employment through income-generating activities, male bias in development agencies often allows men to acquire disproportionate access to, and control over, information and resources related to productive roles (Staudt, 1982:264-6). For example, while informal educations in domestic related areas is promoted, women miss out on opportunities in formal education in modern technology (Lycklama, 1991:150). Furthermore, as Boserup argued, typical home economics-based programmes purposely reduce the number of women competing with men in the modern workforce. For example, the handicraft projects promoted under the welfare approach are based on the mistaken belief that rural women are underemployed and just waiting for someone to teach them how to make pretty, but useless, items to occupy their time and bring in a bit of pocket money (Boserup, 1970).

The point to be made is not that healthcare, nutrition, education, and training in handicrafts are irrelevant to women. Rather, it would be more equitable if these concerns were directed equally to men in terms of giving information on how household and childcare responsibilities can be shared, and how reducing the workload enhances women's health and nutrition. It is acknowledged that a welfare programme is important in dealing with issues such as child health; however, this is based on and perpetuates existing gender inequality. Moghadam (1990:38) argued that welfare programmes do nothing to eliminate gender hierarchy; they neither change women's position through changing the sexual division of labour, nor do they bring about qualitative and meaningful social change. In fact they reinforce women's reproductive and domestic roles. Similarly, Buvinic (1983:660) argued that the welfare programme is implemented in a gender-segregated environment and there is no competition between men and women for the goods and services offered.

For Brydon and Chant (1989), the welfare approach targets women as passive recipients of goods and services, rather than as active agents of change. In this sense, women are not encouraged to solve their own problems. In fact, welfare approaches encourage dependence rather than self-reliance (Carr, 1984:135). As Jacquette (1990) said, helping

the needy does not empower the poor. It deals with some practical gender needs of women, but their traditional position is hardly questioned.

In general the welfare approach began by accepting the existing patriarchal social structure rather than examining why women fared less well from development strategies. In theorizing patriarchy, Walby (1990) argued that six main structures make up a system of patriarchy: paid work, housework, sexuality, culture, violence, and the state. Development activities are only concerned with two dimensions: productive activities and the state. Culture and reproduction are left to the concern of anthropologists while sexuality and domestic violence are rarely studied. As Rathgeber (1990: 492) pointed out, the welfare approach also overlooked the impact and influence of class, race, and culture. It focused only on advocacy for more equal participation in education and employment. These attempts did not succeed because equal participation in education and employment depends on favourable fundamental structures of society. Women often do not inherit property, therefore parents do not emphasise girls' education, this in turn leads to a lack of access to education and employment.

The welfare approach emphasises only a crude set of analytical techniques that do not provide insights into, or challenge, the patriarchal social structure as the cause of women's subordination and oppression. Welfare programmes, as Moser (1989) argued, are politically safe and do not question the conventional, accepted role of women within the sexual division of labour; thus they remain very popular. Lycklama (1992:8) and Papanek (1981:217) pointed out that helping poor women in their role as mothers is basic and this factor contributes to the popularity of the welfare approach to government organisations, particularly social welfare or social work departments, conventional non-governmental organisations, church groups, and some women's organisations. Jacquette (1990:62-3) takes a critical look at the welfare policy in terms of the notion of good intentions.

It is 'truly a disadvantage' to meeting the needs but also less costly than wealth redistribution would be. Welfare support is moral and it is the material position of the wealthy. It compensates for the failure of the market system, instead of

attacking it, and reinforces the view that those who are on top deserve to be there.

In contrast, the equity approach recognises that women are active participants in the development process through both their productive and reproductive roles. These issues are discussed below.

The Equity Approach

A number of factors lay behind the emergence of the equity approach. These included the failure of the modernisation development policy, the influence of Boserup's work, and feminist recognition of women's lack of access to education, health services, political power, and various other resources.

The equity approach is concerned with the fundamental issue of equity and focuses on reducing inequality in the division of labour. It identifies the origin of women's subordination not only in the context of the family but also in the market place. In other words, this approach emphasises the main root of patriarchy: the exploitation, subordination, and oppression of women by men.

In their review of 1975-85 the Decade for Women conference documents, Tinker and Jaquette (1987) defined the goal of women's equity as the right of divorce, custody of children, property, credit, voting, and freedom of choice over child-bearing. These issues were discussed initially, but they became controversial when the initiative was taken to implement them, given that they highlight the highly sensitive strategic gender needs that are often still constrained by religious beliefs and practices and established in law. In addition, Jaquette (1982:271) found that the equity approach emphasised structural changes to bring about equal rights and opportunities through legislation. This presented a challenge to government and development agencies because many laws related to culture and religions.

Critique

The equity approach has effectively been dropped from the plans of action because of the belief that it is an initiative of Western feminism exported to women in developing countries. As Bunch (1980) pointed out, many activists in developing countries felt that it is nonsense to talk feminism to a woman who has no water, no food, and no home. The 1975 conference showed that there were two contrasting points of views: (1) Western feminists were preoccupied with 'equity'; and (2) the focus for women in developing countries was on improving the status of women.

The 1979 UN General Assembly adopted the convention on the Elimination of All Forms of Discrimination Against Women. This met an important strategic gender need. But many development agencies claimed that they could not support the equity approach because promoting equal rights for women disrupted the culture of developing countries (Anderson, 1992).

A key strategy of the equity approach was to fight for the equal rights of women. But this strategy has not been effective. For example, many countries have equal pay legislation but it does not reduce women's workload in terms of household chores and childcare. Elson (1991:42) pointed out that equal pay legislation does not free women from the double burden of work. Women's involvement in unpaid housework prevents them from competing in the work place on equal terms with men.

The equity approach also faced methodological difficulties. The lack of a single indicator or baseline information about women's economic, social, and political status meant that there were no standards against which 'success' could be measured. Redistribution of power within the present gendered organisation of society cannot occur without considering other systems that may be more effective and equitable. Thus Staudt (1986:326) argued that the equity approach was ethnocentric in its assumption that all societies would follow development methods based on the Western model.

However, the issue of equity, raised by the 1975 Decade for Women conference, continues to have an influence through official legislation. For example, the incorporation of women's concerns into the framework of India's Five-Year Plan indicated India's constitutional commitment to equity of opportunity. Although, as Moser (1989:266) argued, such constitutional inclusions in no way ensure practical change.

In general, it could be argued that the equity approach failed to meet women's strategic gender needs, which, according to Molyneux, play a critical role in the process of empowering women to challenge their institutionalised subordinate position. Instead, development programmes have become exclusively concerned with women's productivity through formulating anti-poverty and efficiency policy approaches. The anti-poverty and efficiency approaches are closely linked with the global economic ideology of neoliberalism by the 1970s. It was widely recognised that modernisation theory had failed either redistribution of income or solve the problems of poverty and unemployment (Moser, 1989). The world economic crisis in 1970s was deeply embedded in the international relations between states and among blocks of state (Ould-May, 1994).

In 1972, the World Bank officially shifted from economic growth policy to a broader concern with the eradication of absolute poverty and the promotion of redistribution of growth. Integral this issue include basic needs strategy with primary purpose to organise food, clothing, shelter and fuel as well as social aspects of education (Streeten, 1981).

These two approaches are discussed below.

Anti-poverty Approach

Anderson (1992) explained that the anti-poverty approach emerged when research into development programmes showed that modernisation theory had failed to solve the absolute poverty and unemployment of women in developing countries. This approach reflected a shift in donor thinking by considering poverty as the cause of the inequality between men and women. Consequently, it focuses on increasing women's participation in employment through income-generating activities as a strategy to solve the problem of

poverty. Thus women's poverty, rather than women's status, is prioritised by focusing on income rather than the sociocultural cause of women's subordination.

Critique

While seeking to increase women's earning through the scheme of income-generating activities, the anti-poverty approach overlooks the origins of women's poverty and inequality. In fact, it is often the case that women have no control over their income due to their subordinate position in the household. Men, generally, control women's earnings despite the fact that resources are allocated at the family or household level. Besides, as Cleves-Mosse (1993:156) pointed out, poor working women have little time or energy for income generating activities.

For example, in Bangladesh when loans are provided to landless families in order to assist the household in generating income, for example, in rice processing businesses, women do all processing activities, but men sell the final product in the market and control the earnings.

Women also face considerable constraints in income-generating schemes; these include access to easily available raw materials, access to the market, freedom of mobility outside the domestic arena, and childcare and domestic work. This programme brings little benefit to women, but it increases their workload (Moser, 1989).

The anti-poverty approach was later subsumed within the efficiency approach. The efficiency approach became the more dominant approach. It emerged when the world economy began to deteriorate after the first oil crisis. The crisis led development agencies like the World Bank to forego the basic needs approach and instead support structural adjustment policies (SAP) (Sen and Grown, 1987:17).

Elson (1990) pointed out that adjustment policies are translated into a discourse of gender neutrality but in practice they are male biased economic reform. As Sharma (1994:7)

argued, in global economic restructuring women are the hardest hit. The efficiency approach targets women's economic production with no consideration for their unpaid work.

The Efficiency Approach

The world economic crisis was further sharpened by the oil crisis in 1973 and 1974. The Organization of Petroleum Exporting Countries (OPEC) decided to raise oil prices by cutting back on world supply. The prices rose significantly and again (150%) in 1979 in the wake of the Iranian Revolution. OPEC continued asserting itself on the world stage and gained greater control of the oil industry. Prices first tripled in response to an Arab embargo.

With gas-guzzling automobiles, expanding highways and mushrooming suburbs, the North American economy was increasingly fuelled by oil. When OPEC turned down the spigot and jacked up the price, the impact was tremendous. The increase in oil prices led to stagflation (a combination of high inflation and high unemployment) in most industrial nations (<http://canadianeconomy.gc.ca/english/economy/1973opec.html>).

In developing countries debt burden has increased steadily since 1970. It was only \$1002 billion in that time, but sharply increased to \$650 in 1980 and escalated in 1990 to 1,300 billion. Thus the richest 20 percent of the world rose 30-60 times more than the poorest 20 percent of the world (UNDP, 1992). The result in the 1980s and 1990s was that the World Bank and International Monetary fund forcibly introduced an efficiency approach of Neo-liberal structural adjustment programmes in many developing countries as a response to economic recession.

The efficiency approach focused on free market and free trade policies, the balance of payment deficit is reduced by increasing exports and reducing imports which results in raising food costs, a drastic reduction of state expenditure in the public sector, and reduction of wages of government employees. This leads to a drastic fall in domestic production and the reduction of the value of national currencies. The unemployment and

under employment is significantly raised in many developing countries (Beneria & Feldman, 1992).

A number of studies carried out by UNICEF in 1987 documented that women and children are the hardest hit by neo liberal structural adjustment policies or by the efficiency approach. The poor women are the hardest hit by the reduction of employment and wages, and by the restructuring the labour market. They are also affected by increasing food prices and the cost of basic services, and lack of provision for skill training and child care facilities. The success of the open market policy depends on wider access and utilisation of natural resources.

The efficiency approach focuses more on development than on women. In the efficiency approach, women's unpaid labour is categorised as self-help economic activities, particularly in terms of human resource development and solving community problems. In the light of these factors, it addresses women's practical gender needs but at the cost of increasing their working hours and their unpaid work. Women are seen as an under-used asset of labour for development with the understanding that their unpaid labour in childcare, food processing, fuel, and water collection, preparation of meals, and nursing the sick, is elastic (Anderson, 1992). Women are seen entirely in terms of their delivery capacity and ability to extend the working day.

Moser (1987) also argued that its aim was to ensure that development is more effective through using women's labour more efficiently and increasing their economic productivity. Women's participation is thus equated with equity for women. However, Lycklama (1991: 159) argued, women are an over-utilised, not under-utilised, their labour already make a significant contribution to the development but it is often unrecognized and they are already integrated into the development process, but on inequitable terms.

Critique

Many criticisms have been raised around the efficiency approach. A considerable body of research suggests under the efficiency approach, conditions for poor women and girls worsen in terms of poverty, malnutrition, and workload, compounded by problems of inflation, and a drop in real wages (Shah, et al., 1994: 40).

According to Elson (1991), three groups of women are particularly affected: (1) low-income women from both urban and rural areas; (2) women involved in agricultural activities; and (3) women employed in the public sector.

Furthermore, the efficiency approach considered women's productive work in more efficient ways and ignored women's reproductive activities. For example, a landless woman in Bangladesh who migrates to the city can get work in the garment industries on the condition that she is unmarried. There are two reasons why employers apply this condition: (1) women can be fully involved in production without the stress of leaving their children behind; and (2) factories escape from fulfilling the requirements of women's maternity leave, and for providing childcare facilities in the workplace (Akhter, 1994). Another example, the World Bank formulated education programmes for girls to reduce the birth rate in order to increase women's productivity.

As Bulbeck (1988:103) explained, the efficiency approach focuses on improving women's literacy skills but does not emphasise women's wellbeing. Instead, it concentrates on making them more productive workers.

A number of case studies point to the failure of the efficiency approach to achieve the objectives in that the programme neglected the gendered distribution of costs and benefits. For example, Staudt's (1986) study in western Kenya provided illustrations of government officers who gave attention only to households where men farmers were present, while around 40 percent of farms were female-managed. Thus the approach fails

to meet women's strategic gender needs. Maguire (1984:48) pointed out that the efficiency approach does not focus on the existing gender role or how men can share household and childcare activities, instead it emphasises how women can perform their existing tasks efficiently. Although the efficiency approach sometimes focuses on raising women's economic status, it fails to achieve its purpose because it does not address gender inequalities. However, the integration of Women in Development activities mean that women will be added to an existing gender hierarchical power relationship and the gendered way in which society is constructed. According to Lycklama (1987:32):

Women's economic participation requires a transformation of the existing dominant social structure. From this viewpoint the term 'integration' demonstrates its fallacy. It is just adding, and adjusts women with an existing institutional structure rather than makes attempts to pursue these for transformation.

Illustrated evidence suggests that this approach is an attractive policy for government and donor agencies because of the equation 'more production, more money'. The efficiency approach remains within the aim of the welfare approach and fails to meet women's strategic gender needs.

Drawing on the neo-Marxist feminist theory, the Women and Development (WAD) paradigm emerged from the critique of modernisation theory and drew some of its theoretical base from dependency theory. The WAD approach focuses on women's subordination that is a result of capitalism.

Women and Development (WAD)

In the second half of the 1970s Women and Development (WAD) emerged as another way of re-thinking about these issues that theoretically informed by Marxist-Feminist (Rathgeber, 1990). WAD approach argued that women have always been part of development and that a focus should not be given only women's integration into development, but also on how the process of dependency of Third World countries made by developed countries through development strategies need to be prioritised.

The Women and Development approach focused on gender issues to stress the differential effects of capitalism on men and women. They argued that capitalism is a major cause of women's poverty and oppression, and highlights women's economic exploitation in the Third World as well as in the West. For example, when women are involved in productive work they are usually unskilled, poorly paid, and over-represented at the bottom level of the occupational ladder. Capitalism exploits women through wage labour as well as their role in reproducing the labour force. At a theoretical level, the WAD approach recognises and focuses strongly on the impact of class, race, and ethnicity, and supports solutions to poverty and unemployment that advocate increasing access of low-income women to employment through income-generating activities. The purpose of the policy is to ensure poor women increase their productivity. But as Rathgeber (1990:493) pointed out, WAD intervention strategies, like those of WID, tend to concentrate on developing income-generating activities without taking into account the burden that such strategies place on women in terms of their time. Asoka Bandarage (1984) pointed out that the combination of long term structural change strategies with short-term solutions for meeting basic human needs and requires greater and more serious attention from WAD. Two income generating programmes intended to bring a structural change can be illustrated. Self-Employed Women's Association based in Ahmedabad and Working Women's Forum based in Madras provide credit for women's involvement in productive activities, control over production and redistribution through producer cooperatives and policy changes at the national and international levels. But these programmes still have a long way to go before attacking the sexual division of labour in the home and the workplace for women workers (Bandarage 1984).

Critique

The Women and Development theory does not give detailed attention to overcoming the influence of the fundamental structure of the society. Rathgeber (1990: 490) argued that women's condition is seen primarily within the structure of international and class

inequalities. The main point is that this approach looks at the origin of women's poverty and inequality, but it ignores the underlying processes of exploitation.

Moser (1989:267) on the other hand, explained that most income-generating programmes actively try to limit any changes in the balance of power within households by concentrating on traditional, gender-segregated areas of women's work, such as cooking and sewing, rather than increasing women's options.

There are considerable structural constraints to income generating activities, including access to easily available raw materials, access to the market, free mobility outside the domestic area, childcare and domestic work. Kabeer (1992:), for instance found prevailing sex discrimination practices in income-generating activities in which women are continually segregated in small-scale, unimaginative, unprofitable contexts and often are exploited in the process of income-generating projects.

Therefore, without changing the fundamental structure of social domination, women cannot participate effectively in income-generating activities. Most projects fail to consider the significance and the need for fundamental structural change.

The above discussion shows that women's specific needs and interests have not been addressed in development policy approaches. A gender and development theory, based on the experience of working with grassroots women, recently emerged from feminist writings within developing countries. In part, it builds on the criticism of Western Feminism and the Mainstream Development theory. Next is a brief focus on Western Feminism and Women in Developing countries particularly in what ways Western Feminist discourse is concerned about women in developing countries. This will be followed by the Gender and Development theory.

“Western Feminism” and Women in Developing Countries

There are some critiques about Western Feminism and Women in Developing Countries. Bulbeck (1988:2) argued that it seemed arrogant that some western feminists considered that all women in developing countries should follow their ways. Bulbeck also noted that it should be left to women to name their own problems rather than impose these on women in developing countries. There are two major criticisms from Third World Women:

First criticism, Third World Women accuse first world women of ethnocentrism of uneducated horror at traditional practices such as infibulation or veiling. Secondly, third world women argue that first world women participate in the rewards of imperialism, so their needs and interests should be different (Bulbeck: 1988:94).

There are also some differences in perspective between Western feminism and women in developing countries. Jolly (1991b: 5) pointed out that Western feminists view the family as the primary source of women's subordination, but women in developing countries place great importance on family kinship and the community network. She also argued that many women in developing countries fully engage in economic activities within their homes and do not relate to Western women's need to get out of the home and be involved in paid work.

Western feminists focus on the individual's right to vote, to own land, the right to divorce, have custody of children, and freedom of choice over child-bearing, all of which have been shaped by cultural and religious values. Bulbeck also pointed out that where Western feminists demand sexual liberation, women in developing countries have been puzzled by Western preoccupation with matters of sex. Instead, they stress the need for economic and political liberation, good housing, good health, paid jobs, and political representation. Mohanty (1988) for example, clearly explained that Western feminists ignored and marginalised women in developing countries in their own discourse.

These divisions reduce the possibility of coalitions between Western feminists and women in developing countries. Consequently, many women in developing countries are reluctant to identify themselves as feminist.

However both east and west Feminists challenge the hierarchical power relationships and struggle for transformation of the fundamental structure of social domination. Women in developing countries face a continuous struggle with patriarchal domination. Women who worked at grassroots level fought for their rights in the nineteenth and early twentieth century. Thus, feminism is a hope, a vision and a strategy for women in developing countries to change the fundamental structure of social domination and it is not solely a Western concept for changing social structure of domination.

As Jayawardena (1986) pointed out, feminism has no particular ethnic identity; many women in Asia were fighting for their rights in the nineteenth and early twentieth century. So we cannot identify feminism as a Western product.

Lycklama (1991:155) argued:

Feminism is a comprehensive perspective on social development and human emancipation. It's not only directed at the non-oppressive and non-exploitative relationship between men and women, it also focuses on exploitation and disparity among classes, races and nations, and its main focus is on the transformation of the fundamental structure of social domination.

However the gender and development theory emerged from these criticisms. GAD tries to change the fundamental structure of social domination through consciousness-raising and collective action among women. The Development Alternative with Women for New Era (DAWN) which is established in India targets this powerful vision with encompasses all 3rd world women for changing the main root cause of women's subordination.

Gender and Development (GAD)

The gender and development approach, influenced by socialist feminist theory, emerged in the 1980s as an alternative to the earlier WID focus. GAD theory challenges the Mainstream Development theory and Western white middle class feminist theory. GAD focuses on gender rather than women and it stresses how gender is socially and culturally constructed on the basis of hierarchical power relations between men and women. Rathegeber (1990:949) argued that although GAD does not trivialize the importance of greater female participation in all aspects of social, political, and economic life, the primary focus is why women have systematically been assigned inferior or secondary roles.

According to the Canadian Council for International Cooperation, gender and development is emerging as a progressive approach from women's perspectives and experiences (Marilee, 1995:102). Gender and development approach is part of the larger work that create an alternative development model, for a worldview that moves beyond an economist's analysis to include environmental, sustainable, and qualitative (personal, ethical and cultural) aspects in its definition of development (Marilee, 1995:102). The GAD paradigm focuses on structural change in understanding why the 'world needs women' rather than 'women need help'.

GAD research directly focuses on household and power relationships, in contrast to Mainstream Development paradigms that focus on women's integration in the economic and political field. The major factor in women's subordination is the household, the place where differential power and privileges are acted out (Blumberg, 1995). The woman as an individual in the household is not recognised or rewarded. And, significantly, it is in the household where women lack control over income and property. This in turn, affects their involvement in the decision-making process. Also the main concern for women is health, nutrition, and education of their children. Thus while development activities are directed to women as well as men, it does not follow that women benefit equally.

The GAD approach focuses on the patriarchal social structure and suggests that society is constructed around gender rather than sex. Maguire (1984) argued that patriarchy is a universal process of exploitation that operates within and across classes to oppress women. A key focus is on strengthening women's legal rights including the reform of inheritance and land laws, calling on the need for women to organise themselves to create a more effective political voice. Importantly, the GAD perspective does not lead only to the design of affirmative action strategies to ensure that women are better-integrated into ongoing development efforts; inevitably, it leads to a fundamental re-examination of social structures and institutions and, ultimately, to the loss of power of entrenched elites, which will affect women as well as men (Rathgeber, 1990: 495). Many of those who support the GAD theory work at the grassroots level utilising their own resources. Few of them depend on donor agencies. Mackenzie (1992:29) argued that GAD's target is to transfer power to the supposed beneficiaries of development by changing local and state power structures. Jacquette (1982:267) pointed out that in the process of development, women's immediate needs can be addressed initially, and in a slow process they can gain power and mobilise themselves for collective action.

The GAD theory focuses on empowering women rather than helping women. It gives women an equal voice by acknowledging their knowledge, skill, experiences, and activities, including both in the household and outside the domestic field (Blumberg, 1995). Within this vision, societies or communities will be equitable in the balance of power, be able to work themselves, and to have access to resources that are available in their own countries.

The Empowerment Approach

Sen and Grown (1987) noted that the empowerment approach has emerged mainly from the developing countries' feminists' writings. The Development Alternative for Women in New Era (DAWN) addresses the possible changes to the existing structure of women's subordination in terms of the law, civil codes, systems of property rights, control over women's bodies, labour codes, and the social and legal institutions that underwrite male

control (Sen and Grown, 1987). The purpose of this approach is to empower women through greater self-reliance, and to build new political, economic, and social structures.

Women's oppression differs according to culture, class, race, tradition, colonial history, and the current global economic order. Thus social transformation is the goal of this empowerment approach.

Rathgeber (1990: 493-95) explained that the empowerment approach highlights the need for consciousness-raising and political mobilisation through education with a focus on collective action by women to strengthen their political voice. As Marilee (1995:108-119) argued:

... the empowerment approach is closely allied to the current emphasis on individualistic values: people 'empowering themselves' by pulling themselves up by their bootstraps. The building of women's sense of dignity and self-reliance is seen as the key for them to start to work together to take control of their own lives. This also allows women to strive for a redistribution of power in society.

For more information of analytical frameworks of process of women's empowerment, a critical discussion of women's organization for consciousness-raising and collective activities is discussed in chapter four on Gender and Empowerment.

Conclusion

Illustrated evidence shows that for particular ideological and political reasons practical gender needs are considered social problems and strategic gender needs are ignored. Development agencies are willing to deal with the symptoms but will not address the causes of women's subordinate position in society. They do not ask why and how women face constraints extended socio-economic field in an compared to men. They do not ask the fundamental question as to why and how gender inequalities have been constructed and maintained in all spheres of household, community, and the state. Thus Tinker (1990:5) pointed out:

Most development programs for women focus on organisational targets that have been influencing the policy planning level and program conclusions rather than challenging the theoretical underpinning of women's social and economic development.

In general development initiatives often reinforce women's responsibility for domestic roles and indirectly give more power to men in their communities. As Rogers (1983:26) noted, the root cause of women's poverty and subordination lies in patriarchal social structures whereby land ownership, law, civil codes, labour codes, child custody rights, and the right to divorce, still underwrite male control. Goetz (1992:8) clearly summarizes it:

... the root causes of women's poverty are ideological, material factors and the devaluation of their production and reproduction activities. These are reproduced by the way women are made objects of policy attention. In this way women's interests are not institutionalized.

In addressing the main causes of women's subordination and challenging these in collective action through consciousness-raising, the GAD approach remains largely unsupported by donor agencies and host governments. This approach takes into account how domination and oppression are constructed and maintained with a focus on the overall transformation of the present system. The meaning of transformation is to be seen in a fair distribution of political, social, and economic power (Maguire, 1984:21). However, international agencies, governments, and development banks fear challenging the status quo and thus they predominantly focus on conventional approaches. The previous section discussed how governments of host countries are unwilling to address such programmes because they do not fit well with their cultures. Culture, on the other hand, is not an immutable entity but is constructed with various dimensions that are strongly associated with the interests of certain groups of people (Boesveld 1986:41). As a result women became powerless within this cultural construction.

Chapter 3

Women in Bangladesh

Introduction

In the previous two chapters I discussed different conceptual frameworks of gender and development discourse and theoretical issues and policy approaches for women in developing countries. Chapter Two discussed development policy approaches that have emerged over time including their proposed solutions to the problem of gender asymmetry in power relations. Most of these approaches have failed to alleviate the suffering of women because they do not look beyond the actual obstacles women face in their life circumstances. The narrow focus on women's practical needs means that they meet only the immediate needs rather than undertaking a systematic transformation of the patriarchal social structure.

This chapter considers issues such as the cultural, social, economic, and nutritional status of women in Bangladesh. I concentrate on the cultural and material ideologies that affect the lives and work of most rural women. About 86.6 percent of the population are Muslims in Bangladesh (Bangladesh Bureau of Statistics, 1981). Thus the role of Islam and the way local cultural practices shape women's lives in rural Bangladesh, and the way they became powerless and malnourished, are discussed in this chapter.

The chapter is divided into two sections. The first section deals with explanations of the sociocultural and economic status of women that reveal how women have become devalued. Sociocultural aspects include purdah, shame and purity, illiteracy, the marriage system, the dowry system, the right of divorce, and the 'hidden wound'.¹ Economic aspects include inheritance rights, women's labour force participation, income, and property ownership rights.

1. Term 'hidden wound' is used to explain women's oppression in the household which is hidden from the public eye. Internalised messages influence women to keep silent in any circumstances wherever physical and mental tortures occur.

The final section deals with women's nutritional status. The prevalence of malnutrition among women in Bangladesh is high, particularly in terms of protein energy deficiency and the iron deficiency anaemia; these issues are discussed below. Women's workload is also analysed in this chapter.

Socio-economic Perspective of Women

The school of cultural thought in anthropology emphasises the link between gender asymmetry and the separation between the domestic and public spheres. It asserts that this distinction is rooted in the social and cultural interpretations of biological differences between men and women. The school identified patriarchy as the cultural ideology, which explains the universal subordination of women. In this regard Rosaldo and Lampshire (1974:22) argued:

... biological research may illuminate the range in human inclinations and possibilities, but it cannot account for the interpretation of these facts in a cultural order. It can tell us about the average endowments of groups or of particular individuals, but it can not explain the fact that cultures everywhere have given men, as a category opposed to Women, social value and moral worth which gave man as a category opposed to woman, social value and moral worth.

The Bengali cultural value system and the Islamic ideology shape a woman's life in rural Bangladesh. Razario (1992:3) argued that unequal gender relations in Bangladesh could be understood by synthesising both Bengali traditional culture and the ideology of religion. The following discussion focuses on the implications of the purdah practices of women in the sociocultural context of rural Bangladesh.

Purdah in Practice and in Islamic Ideology

The term 'purdah', which literally means screen, or curtain, is used to describe the complex norms governing a woman's conduct towards her husband and senior male relatives, as well as her visibility outside the homestead. Purdah varies across religious,

economic and social classes, and castes. Through the institution of purdah, the social order of Bangladesh has been fairly successful in maintaining what Jeffery (1979) pointed out as a system of 'sexual apartheid'. Purdah may be understood as a phenomenon of separate spheres. Women should keep their modesty and restrict their interaction with men who do not fall into specific categories with whom contact is permitted (Papanek, 1982). As Rozario (1992) explained, 'purdah', refers to the practice of female seclusion, and in the strict sense purdah keeps women confined to the home, because sexually-frustrated men or women are liable to disrupt the Islamic order. Writing about women observing purdah, Jeffery (1979:171-179) highlights the dual meaning of the practice, suggesting that purdah has two sides; one is dark and the other is light. It is both unacceptable and attractive, connecting deprivation and privilege.

The practice of purdah confines women to the home and restricts them from communicating with the outside world, and in particular, men. In rural Bangladesh, it is customary for women to avoid eye contact with men, to cover their entire face with the end of their sari or a large scarf in the presence of elder kin, and sometimes even in front of their husbands as a symbol of respect. They wear a burkah if they venture outside the homestead and they only go out if it is necessary. Many married women are not allowed to visit their parents' house during the day, but only at night when accompanied by their husbands.

Notions of purity and shame are deterrents closely associated with purdah. Following the traditions, a woman who is modest has a good quality, which deters her from going against the social norm. A shameless woman dishonours herself and her family lineage. She is responsible for the loss of her sexual purity and brings serious harm to her family's honour. Honour is mostly related to men's status, which is reflected in the behaviour of women and is passively defended (Rozario, 1992:86). Concerning women's shame and sexual purity, Mandelbaum (1988) identifies two explanations for the prevalence of purdah: one stresses the dangers a woman is exposed to outside her home and the other refers to the dangers for women within their own homes. If a woman is sexually assaulted or has an illicit sexual encounter, she brings 'sharom' (shame) to her entire family or

even her entire lineage. Purdah reduces such incidents and women are expected to be invisible in the public sphere.

The above discussion shows that women's purdah as practised in rural Bangladesh becomes a crucial issue that prevents their socioeconomic empowerment. At this point I would like to briefly note men's conservative interpretations of what is meant by purdah in Islam. Purdah has a deeper meaning in Islamic ideology and does not mean sexual segregation of women; rather women are to observe privacy when they go in public places. The real practice of purdah in Islam can be empowering for women. It protects them from unwanted sexual relations while at the same time they can be mobile and independent.

According to the Quran, Shura Al-Nur, verses 30 and 31, both men and women will keep their physical and emotional modesty. Verse 30 says, 'Tell the believing men to lower their gaze and to be mindful of their chastity: this will be most conducive to their purity and truly God is aware of all that they do'. And in verse 31, 'Tell the believing women to lower their gaze and to be mindful of their chastity, and not to display their charms (in public) beyond what may (decently) be apparent thereof: hence, let them draw their head-covering over their bosoms'.

These verses clearly state that both men and women should keep their modesty and chastity. It is not only women who should keep their modesty. This also does not mean that women should be confined in the home and not allowed to participate in paid employment outside the home or be denied access to education. The male dominated social order uses religious justifications to restrict women's mobility, which devalues women's position in both social and economic spheres. Most women in rural Bangladesh are illiterate and follow the conservative interpretation.

However, the practice of purdah not only restricts Muslim women's mobility; Hindu women also practise it. Maloney, Aziz and Sarker (1981:61-62) explained that although Hindu women are less purdah-oriented than Muslim women, in the midst of an

overwhelming Islamic influence, Hindu women seldom work outside their homes in Bangladesh. Locally, the practice of purdah also creates obstacles in accessing education for women.

Literacy

Theoretically, education helps to increase knowledge and skill, and influences women's social status, self-image, life choices, self-confidence, and their ability to question the status quo. Safa (1995:105) explained that more egalitarian relationships were found among couples who were educated and working outside the home. But in practice, a girl attending school increases tension among parents and the community due to the fear that she may lose her modesty and purity, which would damage her personal and family honour as well as the prospect of future marriage. Also, financial aspects serve as a powerful determining factor for girls' education. The daughter is frequently considered a financial burden in a family. Parental attitudes show that after marriage she will move to the husband's house and their son will look after them. Thus a daughter's education is considered a negative investment, whereas a son's education is given value and highly recognised for the future financial security of the family. In Bangladesh, the female literacy rate is only 27.4 percent, while the male literacy rate is 55 percent (UNDP, 1999). Low literacy rates and purdah practices constrain women's chances of finding gainful employment and controlling productive resources. These restrict their choices and push them into marriage and the need to give birth to a number of sons in order to survive. In some cases, among rural middle class families, primary education for girls is perceived as an attempt to increase the possibility of marriage with better-educated men. Mostly a young girl is heavily involved with household activities as these are viewed as directly related to her future role. Thus she is taught the virtues of chastity and how to be a good wife and a good mother (Mizan, 1994:42).

Marriage

In Muslim society men are allowed to have four wives at a time. Thus many Muslim Bangladeshi men in rural areas have one, two, three, or four wives (Rozario, 1992).

Ideally, however, this marriage is said to be restricted and subject to certain conditions. For example, according to the Quran, Shura 4, verse 3, 'If you have reason to fear that you might not be able to treat them with equal fairness, then marry only one'. And, as is immediately pointed out, it is not possible to treat all wives equally. While monogamy remains the ideal in the rules of Islam (Rahnuma, Shehabuddin, 1992), the local practice of polygamy creates uncertainty and vulnerability in women's lives into an uncertain and vulnerable position. In the name of obedience or listening to their husbands, many women are pressured to accept another wife. In this case, a woman's bargaining power with her husband remains limited given her weaker position in the cultural context of polygamy. Her obedience to her husband, politeness, moral reputation, particularly purity and shame, constitute a crucial basis for the stability of her marriage. Though Islam allows the widow and divorcee to remarry, in practice, remarriage after divorce is rarely accepted.

Traditionally, girls are not consulted on the choice of a husband. Family members and the kin group organise a girl's marriage. In one district of Bangladesh, 11 girls killed themselves in one year to save themselves from forced marriages to objectionable men (Ittefaq, 1982: cited in Jahan, 1988:219).

Women's social status and personal achievements depend on motherhood and, in particular, giving birth to a desirable number of sons. A woman's status in the family increases if she gives birth to a desirable number of sons, and her status is reduced if she gives birth to daughters. A report of the Population Reference Bureau pointed out that when someone is asked about their preference in terms of the sex of a new child, about 91 percent of men emphasise their preference for another son even though there is an equal balance of boys and girls in the family (Whyte and White, 1982). This attitude influences women's high fertility; on average a woman in Bangladesh gives birth to five or six children during her fecund period (Mabud, 1990). The prevalence of early marriage is widespread in Bangladesh, about 72 percent of women aged 15-19 are married (Mabud, 1990). Early marriage, high fertility, and too many children are contributing factors in maternal malnutrition (Royston and Armstrong, 1989).

In general (with exceptions among urban educated women), economically dependent women have no self-identity. A woman's rights, respect and status are closely tied to her husband. In the different stages of a woman's life she identifies herself as a daughter, a bride, a wife, a mother, mother-in-law, and a widow. So a woman is not called by her given name. She is referred to as so-and-so's daughter, bride, wife, or mother and even after her husband's death she is identified as so-and-so's widow (Chen 1990:206).

Right of Divorce

Muslim marriage laws partially protect a woman's right of divorce through 'mahar', which includes money, jewellery, clothing and other property which will be given by the groom to the bride at the time of marriage. Mahar is usually specified in a Kabin-Nama (marriage contract). But many illiterate rural women are not aware of their legal rights in marriage. Even those who have a Kabin-Nama and are aware of the marriage contract, forego the right of enforcement, because social custom indicates that divorce is unacceptable and socially reduces women's status as well as that of her whole family. The importance of mahar has been gradually reduced and replaced by the Hindu dowry system, that is, money, property, and valuable gifts provided by the bride's family to the groom's family (Kabeer, 1985).

A woman faces several difficulties if she seeks divorce. Most successful cases of divorce in rural Bangladesh are validated by local custom, where formal court intervention is not necessary. This traditional system normally works against women. Furthermore, a Muslim husband in Bangladesh can divorce his wife by pronouncing the word 'talaq' (I divorce you) three times. Theoretically, women have the same right known as 'talaq-e-tafweez', but in practice only husbands use this power over their wives (Mizan, 1994). Furthermore, women's social and economic insecurity pushes them back to the husband's house even when they risk severe injuries at the hands of their husbands and mothers-in-law. For example, Shahida was hospitalised in 1984 due to burns to her body, particularly her back and buttocks. She had been disrespectful to her mother-in-law and had a pot of

hot water thrown at her back. She was asked whether she wanted to go back to her husband's house after being released from hospital. She was silent, and a few minutes later replied that she would go back to her husband's house because she had no other option (Jahan, 1988:221).

Dowry

Dowry is another social institution that is deeply associated with women's economic dependency. A bride's parents have to organise a substantial amount of wealth for their son-in-law at the time of marriage. The increasing demands of dowry has also been associated with increasing poverty. From the time a girl is born, her parent's efforts are focused on how they will be able to get a huge dowry. To avoid social stigma most of them sell their only survival resource, maybe a plot of land, or a homestead, or other assets that will fulfil the demand for a dowry. Dowry is frequently demanded even after marriage. The results of non-payment of this extra dowry are divorce, separation, and in extreme cases, the torture or death of brides, particularly in remote areas (Mabud, 1990). In the Pubna District of Bangladesh, 182 suicides out of 204 occurred due to domestic quarrels, mainly related to the non-payment of dowry. Although in 1980, the government of Bangladesh brought in an Act prohibiting dowry, this law failed to stop the practice due to cultural norms and poverty.

Hidden Wounds

Psychological, physical, and sexual abuse against women includes beating, and physical and mental torture. Most of this remains unreported or under-reported. These "hidden wounds" are closely associated and often occur simultaneously. Female suicide mostly occurs as a result of hidden oppression in the household. From 1980-84 widespread suicide occurred using insecticide, as this was easily accessible to village women. About 60 percent of violence against women occurred in that period in rural areas. Physical violence, including beating and murder, mostly occurred in the family, and husbands were the major aggressors (Jahan 1988: 205).

Odhikar 'a women's organisation' documented various forms of violence against women some incidences of acid throwing and rape have been reported. In 2000, Odhikar recorded 186 incidents of acid throwing compared to 178 incidents in 1999 and 101 in 1998. According to Odhikar's documentation, 33 of the victims in 2000 were between the ages of 6 and 15. In a majority of cases, the primary reasons for the perpetration of this crime were jealousy, the refusal of advances and revenge after an argument. (Saira Rahman, 2000). The issue of dowry is probably the most common source of domestic violence in rural Bangladesh. In most cases the husband with his parents and relatives takes part in reminding the wife that the remaining payment is still due. The incidents of murder or attempted murder are regular items in the country's daily newspapers (Saira Rahman, 2000).

Women do not usually go to the hospital for treatment even when they have been seriously injured by their husbands, because of the shame associated with beating. Thus they treat themselves at home or bear this wound for their lifetime.

Akanda and Shamim (1984: 5-6) identified the major factors related to violence including family quarrels, non-payment of dowry, rape, conflicting property interests, spouse abuse, lack of consent over marriage, the dominant role of men, conflict in decision-making, challenges to established authority in the family hierarchy, and poverty.

Inheritance

Inheritance rights, and access to, and control over, property are considered major sources of an individual's economic power. Women's position is one of inequality and they are vulnerable when it comes to accessing and controlling production. Islamic law has recognised women's right to inherit property, allowing them half of what a son inherits (Quran, Sura An-Nesa, verse 11). Most rural women in Bangladesh have no access or control to this right. According to the Quran, Sura An-Nesa, verse 12, a Muslim widow can have one-eighth of her husband's estate if she has children, and if a couple does not

have children, her inheritance is a quarter of her husband's property. In practice when a husband dies and a father-in-law is alive, all the property rights go to the father-in-law. He can claim his son's property as his own, or he may hand it over to his other sons or to his deceased son's widow and minor children. Further, a widow's right of inheritance is controlled by the custom of not marrying outside the near kin group (Begum 1986:15). In this case, it is preferred that a husband's brother marry the widow in order to keep and control the land. So having the inheritance right without accessing and controlling power does not directly influence the women's ability to exercise economic power. Effectively, this is similar to Hindu women's situation where, in practice, women are not entitled to a share of their parents' property (Agarwal, 1989).

Single women households are the worst victims of this cultural practice. Most widows live in the extended family with their sons, as dependents. About 59 percent of widows live in their son's households in rural Bangladesh (Cain et al., cited in Chen, 1990:210).

In most cases, when a father's death occurs a woman's property right (legally recognised share) goes to the control of her brothers in return for the right to visit or stay in the parental home once or twice a year. When a woman claims her ownership, the relationship with her brother and other members of the parental house sours (Jahan, 1975). There is conflict between the patriarchal kin group and a woman who wants to enjoy her inheritance right. Kinship norms do not encourage selling inherited land outside the kinship group. However, if a woman receives the inheritance right, it only means a change in the person in control: from brother to husband, and so no significant change occurs in her life. Men are entitled to exert power and authority over women because they can easily access and control property (Jahan, 1988:199).

Labour Force

Although women's participation in the labour market is still limited in Bangladesh, the number of women entering the garment industry and involved in export activities in urban areas is increasing. This challenges traditional norms that restrict women's

mobility, raises their visibility, and gives them greater interaction with the outside world. About 90 percent of the workers in the garment industry in Bangladesh are women; they work on a temporary basis and are at the mercy of market fluctuation (Akhter, 1994). Feldman (1992:118) found that, between 1983 and 1984, the approximate labour force in Dhaka city was 200,000 of which 80 to 90 percent were young, unmarried, and educated girls. Many studies showed that new forms of gender subordination have emerged in the process of working in the export-processing zone. Feldman's (1992) study, for instance, showed that the recruitment strategy of the garment industry has a contradictory effect on women workers because of their social obligations. Culturally, male guardianship over females, the obligations of purdah, issues of shame and purity, often constrain women's claims for equal wages, and recruitment and promotion in the labour market. In addition, Jayaweera (1994:102) showed how increasing women's participation in marginal activities raises their vulnerability in the labour market and reinforces gender inequalities. Lack of participation in 'unions', which is associated with Bengali women's 'obedience', and low labour costs create a favourable environment for international traders (Mahmud and Mahmud, 1989:31).

Further, a woman's reproductive functions tend to enforce a low degree of physical mobility because childcare activities automatically reduce her mobility. Ostergaard (1992) argued that the stereotype that confines women's responsibilities to rearing children and doing household chores is false. Although it is the biological nature of a woman to bear children, this does not mean that women should be obliged to do the childcare, and all the housekeeping and domestic activities all their lives. A lack of childcare facilities excludes women from production and management. Women lose their jobs in the garment industry when they marry and become pregnant, so that company management can avoid the responsibility of providing daycare facilities (Akhter, 1994).

Out of 35 million women in Bangladesh, some 31.6 million live in rural areas (Chen, 1990:201). The rural economy in Bangladesh is based on agriculture. Women perform a very important part in the labour-intensive agricultural production process from the confines of their own front yard. They are responsible for drying and storing seed,

germinating seed, and harvesting the crop. Seed preparation is a laborious process requiring skill and efficiency. Women thresh the crop and separate the stalks; prepare the courtyard with mud and cow dung to prevent sand and dirt from getting into the rice; dry the straw for cattle food; and winnow and sieve the grain. They boil and dry the grain; and husk it many times. They assist their husbands or sons by calculating how much will be needed for household consumption and how much can be sold. They gather firewood, and fetch water from the nearest well or pond. Rural women also cultivate vegetables all through the year. Many poor women are involved in home-based productive activities, which include cottage industries. They make nets for fishing, produce bamboo and cane goods, and make brooms, fans, mats, and other useful goods from leaves and stalks (Abdullah and Zeidenstein, 1982:67). Women also engaged in reproducing the family for many years, and childcare is considered entirely a women's responsibility (Abdullah and Zeidenstein, 1982:33-5). Women have a variety of skills, and they contribute to agricultural and non-agricultural work that is critical to the national economy.

The national economic statistics of Bangladesh do not recognise women's economic contribution either in the household or at the national level. In 1961 the national census defined the categories related to women's work in which 'housewives' were considered to be engaging in productive activities. But in the 1974 national census, the number of productive activities the population of 'housewives' was engaged in was cut down. The result was a decline in the female labour force participation from 2.6 million in 1961 to 1.2 million in 1981 (Bangladesh Bureau of Statistics, 1981). Chen (1993) pointed out that the national census considered work only in terms of income; thus women's unpaid work is left out of the account. This method of analysis wrongly suggests that rural women in Bangladesh are either lazy or confined to the 'home' for their livelihood, with the result that they are heavily dependent on men.

The term agriculture is taken to mean those who plough the land. In other words, the process of ploughing is seen to represent the whole agricultural system. Since it is men who are usually responsible for ploughing, they take full credit for the entire agricultural process. Further, men are valued for the agricultural activities involved in selling

products in the market. Bourque and Warren (1981) found that this is the 'key task' because this is the stage in which products exchange value. Men are seen as transformers of value and so accorded greater respect.

Property Ownership

Land is the most valuable asset of production, and ownership of land for an individual is considered the key source of security and power. To draw on the significance of land and power, a movement for land ownership by landless women and men emerged in the mid 1970s in Bihar, India. When women received independent land ownership they felt empowered in comparison to their previous landless position. A woman's voice: 'although we had tongues we could not speak because we had no assets. We had feet but could not walk, now we have land, and we have strength to speak and walk' (Alaka and Chetna, 1987). This example shows that women's economic power is strengthened by acquiring ownership of land.

But very few women in Bangladesh own land, despite receiving their inheritance rights and making a significant contribution in the agricultural production system. In the case where women are able to purchase land using their own income, they are unable to register it in their own name. Consequently for the registration, they use the 'benamme' process; that is, the legal document is made under a fictitious name. The deed is made on the basis of a verbal understanding in which land is handed over to the original owner when the full amount is paid. In this process, where there is no document to identify the women's ownership, there is a great possibility of losing whatever they invested in purchasing the land.

The ideological priority given to women's dependent relationships with both brothers and husbands prevent them from becoming (or even wanting to become) independent property holders, even when there is no institution or legal obstacle to their doing so (Sharma, 1980:58). Furthermore, women's limited access to productive resources and

employment denies them power, respect, and independence, forcing them to depend on men (Jeffery, Jeffery and Lyon, 1989:23).

Income

As discussed above, rural women in Bangladesh have always been involved in agricultural production, but this is not acknowledged in the national economic accounting system (Chen, 1993). Whatever women earn through home-based production or labour, they have no control over. Women depend on their husbands, brothers, sons, or neighbours for buying and selling. In this process of dependency the possibility of losing control of both market price and income is great. As Hall (1992:17) pointed out, it is difficult for a woman to rise up by herself in the family where her lifestyle, particularly in terms of her activities, is reinforced and confined by traditional social customs and cultural values.

Political Participation

Although in the constitution of Bangladesh all citizens have equal rights, this has little impact on women's lives. Since 1972, women have had the right to vote, but in practice most rural women are not encouraged to vote. Furthermore, although in the national parliament there are 330 seats for elected members of which 33 are reserved for women, these women are selected by elected members of the parliament who mostly are men (Shreir, 1988:18-19). The legal system and its practice are two different things. Women are marginalised when they are excluded from the centres of power and thus stand at the periphery of society.

The above evidence shows women's subordination to patriarchal authority and their devaluation in the socioeconomic and political fields. A woman's socioeconomic position is also linked to her health and nutritional status. Cultural restrictions create barriers for women; they are unable to make independent decisions for spending income on food or medical care. Women remain silent about decisions affecting their health and

nourishment and this is seen as part of a cultural value system (Baker, 1994:24). Throughout women's lives, in early childhood, during adolescence, and also during pregnancy and lactation, their health and nutritional status is vulnerable given their position of powerlessness.

Nutritional Status

The major nutritional deficiencies among women in Bangladesh were found to be Protein Energy Malnutrition (PEM), Iron Deficiency Anaemia (IDA), Iodine-Deficiency Disorders (IDD), and Vitamin A Deficiency (VAD) (ACC/SCN, 1992; Latham, 1987). These four major nutritional deficiencies show the severity and prevalence of gender differences. Protein energy malnutrition and iron deficiency anaemia are major problems among women in Bangladesh and these are discussed below.

Protein Energy Malnutrition (PEM)

The gender hierarchical positions within the households are the underlying causes of women's malnutrition. Chen's (1980) found that, on average, at the age of five years, girls consume 16 percent less calories than their brothers at the same age. In 1988, a study was carried out on poverty trends in 57 of the 64 districts in Bangladesh. The findings showed that all age groups of women consumed less food than their corresponding male counterparts. Women's food consumption was found to be 80 percent of male consumption. In the age groups of 16-19 and 20-39 years, women's food intake was 92 percent and 84 percent of the male consumption. In the 15-19 year age group, young married women's consumption patterns showed significantly less intake than that of males (Rabbani, 1992:73).

Similarly, in 1981-82 and 1995-96, the Bangladesh National Nutrition Survey (BNNS, 1981-82 and 1995-96) showed that food intake in households was markedly higher for males than for females in all age groups. The study reported that in the system of intra-family allocation of nutrients, including calories, protein, fat, and calcium, females as

well as mothers (lactating and pregnant) were the worst sufferers. The same discrepancy was found in all age groups from 13 to 60 years: male calorie consumption was higher compared to female. In the 13 –17-year age group, boys exceeded 77 percent of their calorie requirements. On the other hand, girls could not fulfil their minimum requirement, even though their calorie intake was 23 percent less than their requirements (BNNS, 1995-1996). Males over 60 years of age exceeded their calorie requirement, but females in the same age group were deficient. Also female children under 10 years of age group consumed fewer calories in comparison to male children in the same age group. The adequacy of the protein and fat intake of female adolescents and adult women was lower (BNNS, 1995-1996). It is evident that none of the age groups of children, adolescents, and mothers (pregnant and lactating) fulfil their calorie requirements. The higher calorie deficiency was found among children and adolescent (Koenig and Souza, 1986).

Islam, Bhuiya and Mostafa (1992:165) observed a parental preference for male children over female when drugs were purchased from private pharmacies. The findings also showed male children have a higher percentage of mean weight for age than female children of the same age. The mean weight and height of women, 39-41 kg and 147-148 cm respectively, is below the recommended level. About 25 percent of slum women suffer from severe malnutrition ($BMI < 17$) (Bangladesh Country Paper on Nutrition, 1997).

In rural Bangladesh about 14 percent of girl children were found to be severely malnourished compared to 5 percent of boy children. Twenty-six percent of girls were severely stunted, compared to only 18 percent of boys. Chen et al (1981) also noted that from birth to four years of age, the mortality rate for girls was 45 percent higher than that for boys.

From childhood, gender differential eating practices in the household affect women's reproduction activities. Childhood nutritional deficiency is associated with nutritional stunting which is severe among women and is considered a risk factor for obstetrical

complications and maternal mortality (Royston and Armstrong, 1989; Lettenmier et al., 1988).

Stunted mothers have higher birth rates of low birth-weight babies (Chatterjee and Lambert, 1989; Lettenmeier et al., 1988; Ravindran, 1986). During the reproductive stage, protein energy malnutrition reduces women's work capacity as the long-term consequences of childhood malnutrition reduce muscle mass and, consequently, women's aerobic capacity.

Another study on malnutrition among pregnant and lactating mothers in an urban slum of Dhaka, Bangladesh, showed that for 63.5 percent of pregnant women their weight was less than 4.5 kg below the recommended level. For 36.4 percent of mothers, height was less than 174 cm; for 24.7 percent of mothers the Body Mass Index of less than 18.5 indicated poor nutrition (Shahjahan, et al., 1992:126). Pregnant and lactating mothers were deficient in calorie by 29 percent (Kabir and Ahmed, 1992:221). During pregnancy and lactation a woman requires adequate nutrition, but in reality most women never get enough food or rest during pregnancy and breastfeeding. The maternal mortality rate is high in Bangladesh: 6-7 per 1000 (Alauddin, 1986).

Normal children received higher examination scores compared to malnourished children and examination performance was related to their nutritional status (Rezaul Karim and Saha, 1991:175). A malnourished child is usually mentally and physically fatigued. He or she does not feel curious about many things, and he or she is unresponsive to environmental stimulation (Cravioto and De Licarde, 1973).

Iron Deficiency Anaemia (IDA)

Iron Deficiency Anaemia (IDA) is the most widely spread nutritional problem among women in Bangladesh. Extremely high prevalence rates are found among low-income women. Differential iron intake between men and women has also been found in many studies. For adolescent girls, iron intake was found to be low compared to that of boys.

Therefore, young girls are found to be highly susceptible to anaemia in the absence of adequate iron in the dietary pattern. About 70 percent of mothers and children suffer from iron deficiency anaemia (Bangladesh Country Paper, 1997). A pregnant woman whose growth is stunted from malnutrition, who is anaemic, and does long hours of physical hard work each day is in poor condition; consequently her chances of survival are lessened. During pregnancy, iron and folic acid requirements increase significantly. Since most women in Bangladesh begin pregnancy with less body stores of these nutrients, their extra requirement is higher than usual. Anaemic women are at greater risk of maternal mortality and the infant mortality rate is also higher for this group of women (Royston and Armstrong, 1989 and Lettenmeier et al 1988). Kabir and Ahmad (1992: 222) found that about half of all maternal deaths were associated with anaemia. Heavy workloads also contribute to ill health and malnutrition among women.

Workload

A factor in women's nutrition and survival is the number of hours a day women must work and the kind of tasks they perform. Moser (1989) described the work women do as a triple burden involving productive, reproductive and community management responsibilities. Another study showed that women perform five categories of tasks: (1) domestic and personal work, (2) household work, (3) agriculture work, (4) non-agriculture work, and (5) socio-cultural work (Wallace et al., 1987:73). Although there are seasonal variations in the five working categories, women bear tremendous workloads throughout the year, as I discussed in the previous section.

Cultural values strongly lead to a distinct gender division of labour. The rigid division of labour has increased women's workload. All day, even at night, women perform household activities. Pre- and post-harvesting tasks are the responsibility of women, and in addition, low-earning women engage in home-based productive activities and wage labour. Rearing children and preparing meals for all household members are two of the major roles of women. In a double day, the workload of women involves enormous time and energy in performing domestic and agricultural chores. One study showed that on

average, in Bangladesh, women worked 52-60 hours per week, and men worked 37-46 hours a week (Barkat-E-Khuda, 1980).

During the UN Decade for Women, attention was drawn to the fact that women bear a heavy work burden and work between 150 and 180 percent more than men. The Food and Agricultural Organization (FAO) of the United Nations noted that women in Asia provided about 40 percent of the agricultural labour. This heavy work burden and energy expenditure during lactation and pregnancy have far-reaching effects on their nutrition. After spending enormous energy on various chores a woman cannot meet her own needs.

Conclusion

The preceding discussion shows that all sociocultural and economic factors disempower women and increase their subordination in the household and at the community level. Despite women bearing a heavy workload in the agricultural subsistence economy, they have little or no access to and control over resources. Shaheed (1989) argued that purdah politics not only remains a most effective tool in controlling women but it also strengthens patriarchal structures.

The national economic system shows that women comprise only five percent of the labour force while women's work remains mostly unpaid. Development policy planning depends on these figures to formulate programmes for women, which are mostly income-generating activities. In a similar vein, the provision of the micro-credit scheme, as represented by the Grameen Bank, is said to empower women. The crucial issue of women's empowerment is related to freedom of mobility that can enhance their access to and control over income, and their participation in the decision-making process. To what extent does the Grameen Bank programme break the constraints of women's restricted mobility and give them the opportunity to market access and involvement in production and management? The subordinate status of women as a culturally accepted and practised phenomenon strongly affects their health and nutrition (Bhatia, 1983:175). Women's empowerment increases their self-esteem which, in turn, improves their personal

achievements. The question is the Grameen Bank role in improving women's health and nutrition against their overall subordinate status overall? In other words, in what way does the Grameen Bank empower women to achieve a better health? These issues will be the focus of the following chapters. The next chapter deals with the gender and empowerment.

Chapter 4

Gender and Empowerment

Introduction

The term 'empowerment of women' appears to be the outcome of several important critiques and debates generated by the women's movement throughout the world, and particularly by feminists in developing countries (Batliwala, 1994). The UN report on the Fourth World Conference on Women proposed the principle of sharing power and responsibility not only between women and men in the household and the workplace, but also in the broader context of both national and international communities (UN, 1995). Similarly, the World Declaration on Nutrition (1992) stated that women's health, nutrition, and education must be improved through access to and control over resources and the involvement of women in the decision-making process.

This chapter focuses on some issues of women's empowerment, including the concept and use of power, which carries different meanings in different contexts. Empowerment as outcome and process also analysed in this chapter. A focus on the dynamic of power in women's organisations is critically discussed. The major focus on this chapter is to critically analyse various attempts to measure women's empowerment and then some indicators which have been adopted to analyse women's empowerment under the credit activities in rural Bangladesh.

This chapter also focuses briefly on Foucault's concept of power briefly, but then more detail discusses at grassroots level feminists experiences of power in developing countries. Similarly some issues of Bourdieu's notion of 'habitus' and 'doxa' are discussed briefly. These two principles of Bourdieu are relevant to analyse women's empowerment in context of rural Bangladesh. In addition, this chapter evaluates the current development programmes for women's empowerment of the United Nations Development Programme (UNDP) and the Canadian International Development Agency

(CIDA). These two international organisations are well known concerning gender and development programmes at policy level as well the implementation in South Asia particularly. This is followed by a critical discussion about income-generating activities that can empower women.

Power and Empowerment

The concept 'empowerment' has recently been replaced by welfare, community participation, poverty alleviation and intervention programmes. In spite of the prevalence of the term many people are confused and unclear as to what women's empowerment implies in social and economic terms, and how it differs from earlier development programmes (Batliwala, 1994). Thus for a critical understanding of women's empowerment there is a need to look first at how the term is constructed around the nature of 'power'.

Concept of Power

Power can be described in a number of ways and has different meanings in different contexts. Radtke and Stam (1994:1) pointed out that power has an impact and can be a source of oppression or emancipation, depending on how it is used. The dominant meaning of power is defined in terms of 'power over' which relates to dominant and conflicting attitudes in the practice of power. The meaning of power in this context involves the use of physical or psychological force to withhold perceived social, economic and political opportunities from others (Afshar, 1998).

This kind of power focuses on the idea that opportunities should be given to women to occupy positions of 'power' in economic, political, and decision-making spheres. This meaning of empowerment has been seen as power that can be given by one person to another. The difficulty is that it can be easily withdrawn when given by another (Schrijvers, 1993:143-158). Within this power relationship the individual is unable to make independent decisions concerning her / his own destiny.

While it is closely associated with Foucault's (1982:222) thinking, this includes an understanding of how the 'internalised oppression' of women creates internal barriers to the exercise of their power which contributes to maintaining inequity between men and women. In this circumstance internalised messages work as a powerful mechanism to prevent women from exercising power because their roles and capacities are influenced by these messages and they come to believe these messages as true. Furthermore, 'internalised messages' particularly for powerless women can be seen as a survival mechanism. For example, when a woman is subjected to violent abuse she fails to express her own opinions precisely because internalised oppression directly and indirectly controls her ability to protest or to say something, leading her to believe that she has no opinions of her own and this is a natural phenomenon (Jackins, 1983). When control has been internalised over time it becomes a social system and there is no longer a need for actual physical oppression. The exercise of this 'power over' is sometimes visible and sometimes invisible. Power is not only exercised in visible areas of conflict but also exercised in invisible conflict. The supreme effect of power is to prevent people from even thinking to resolve the conflict (Lukes, 1974).

This meaning of 'power' does not provide an understanding of how power can be redistributed within society, nor does it consider the dynamics of power in gender, race, and class, or any other forces of oppression. Feminist scholars address this omission in analyses of the meaning of power and highlight the different contexts in which power has operated.

Feminist Analyses of Power

The concept of power in feminist discourse provides an understanding of the dynamics of power in gender, race, and class among other forces of oppression. Feminist analysis of power includes three dimensions of power: 'power to', 'power with', and 'power within'. These powers are rational and do not dominate others. 'Power to', 'power with' and 'power within' can take other forms of meaning for empowerment, instead of simply compliance to obedience (Hartsock, 1985). Hartsock uses the 'energy' concept of power.

This power does not involve domination over others but instead it is generative, stimulating, and raises morale. According to Hartsock, 'power to' includes leadership, and comes from observations of how a group achieves its goals through its activities and what it is capable of. In this context, the group is structured through its own agenda.

Williams et al., (1994) explained 'power to' similarly to Hartsock, arguing that 'power to' is creative and involves capacity-building, decision-making, and problem-solving. Williams et al. also clarified the meanings of 'power with' and 'power within', suggesting that the former involves organising people for collective action to reach a particular goal, while the latter is spiritual and involves self-esteem, self-respect, and self-acceptance. These, in turn, lead to respect and acceptance of others as equals.

For a dynamic meaning of power, Kabeer highlights the critical aspect of 'power within'. "It is self-generative and cannot be given. It comes from women's own critical assessment of their own positions" (Kabeer, 1994:229). In this sense, empowerment is a dynamic and active process that emerges from women and has implications for social, economic, and political action. This form of power can open up new possibilities; people can build their capabilities to be a productive force and can create new directions for their lives. Thus an approach to the empowerment of women can focus on 'power to', and incorporate 'power with' and 'power within' to become self-generative and problem solving.

Significantly, the feminist meaning of power provides a broader understanding of empowerment which not only emphasises participation in decision-making, but also includes the processes by which people come to perceive themselves as able to make decisions. According to Rowlands (1995:14), feminist interpretations of 'power to' and 'power within' focus on giving scope to the full range of human abilities and potential.

From the above discussion of power in both mainstream and feminist analyses of power, I summarise my understanding of the four concepts and uses of power as follows:

Table 1: Concept and uses of powers

<i>Concepts of power</i>	<i>Practical uses</i>
<i>Power over</i>	Directly and indirectly related to domination and subordination, it controls people and is associated with conflict between powerful and powerless interest groups.
<i>Power to</i>	Creative or productive, builds an individual's capacity for leadership, it generates ability so that people can make decision and solve problems on their own. It shows new possibilities and actions without domination.
<i>Power with</i>	Organising people, collective action to achieve a particular goal, the whole community involved in the process rather than the sum of individuals.
<i>Power within</i>	Spiritual power, self-esteem and self-confidence, self-respect and self-acceptance and acceptance of others, it generates individual critical analytical skills.

Sources: Hartsock (1985), Williams et al. (1994), Kabeer (1994) Rowlands (1995).

Considering the different meanings of power begs the question of what 'empowerment' actually is and how it can be generated. Thus the following section focuses first on the concept of empowerment and outcome of empowerment, then the processes that generate empowerment among the poor and the powerless, in considering development projects.

Concept of Women's Empowerment

The concept of women's empowerment emerges from the outcome of several critiques and debates generated by the women's movement throughout the world, particularly by the feminists of developing countries (Batliwala, 1994). Importantly, the term empowerment is associated with the interaction between 'feminism' and the concept of 'popular education' developed in Latin America in the 1970s (Walters, 1991).

In the 1980s feminist critiques focused on development and intervention programmes, particularly welfare and poverty alleviation approaches that failed to bring significant improvement to women's lives (Sen and Grown, 1987). These two approaches did not address the underlying structural factors that perpetuate the oppression and exploitation of women. Young (1988) has explained this failure by arguing that intervention and other

development programmes did not make any distinction between the 'condition' and 'position' of women. 'Condition' is related to material aspects in which poor women live, such as lack of opportunity to earn and have control over income, low wages, lack of access to health care, education and training, and the prevalence of malnutrition. On the other hand, the term 'position' designates the social and economic status of women compared to men. Thus simply focusing on the daily conditions of women makes them less aware of the need to challenge the less visible, yet powerful underlying structures of subordination and inequality. This argument is similar to Molyneux's (1985) empowerment framework of strategic gender interests which focuses more on the causes of women's subordination and exploitation. However empowerment can be defined as both outcome and process. The outcome of empowerment can be generated through an effective process. The process of empowerment is not linear, but more like a loop or spiral (Rowlands, 1995). The following discussion focuses on both outcome and the process of women's empowerment followed by measuring indicators.

Empowerment as outcome

The concept of empowerment is meant to strengthen individualism through building capacity and consciousness-raising (Rowlands, 1997). The self-confidence, self-esteem, sense of agency, sense of 'self' and also dignity are the core values of individual empowerment. The sense of self-worth, honour, the expectation of receiving and of having the right to receive respect from others are also seen as empowering values (Afshar, 1998). This core value of empowerment associated with 'power to', 'power with', and 'power within', becomes self-generative and problem solving.

In detail the meaning of empowerment in a development context is elaborated by Friedmann (1992), who identified three kinds of empowerment: social, political, and psychological. Social power includes information, knowledge, skills, financial resources, and participation in social organizations. Political power involves access to the decision-making process affecting one's own future, including participation in voting and collective action. Psychological power is associated with an individual's self-confidence

and a sense of potency which is generated by social and political participation. In other words, the individual's position in the social and political sphere influences her or his psychological power. However, a serious limitation of Friedmann's theory is that it ignores the power imbalance within the household.

Rowlands (1995) has corrected this serious omission by identifying three dimensions of empowerment: personal empowerment, relational empowerment and collective empowerment. Personal empowerment is associated with generating individual self-esteem, self-confidence, capacity building, and unravelling the effects of internalised oppression. Relational empowerment increases people's negotiation skills in changing the nature of relationships and the decision-making process. In this context personal empowerment might be argued to be more coherent in the cultural context of Bangladesh. The collective sense of empowerment refers to people working together to achieve a group goal. This argument focuses on the process of empowerment itself in order to challenge women's subordination. This chapter focuses on this issue in a later section. The following discussion is concerned with the process of empowerment and then the measurement of women's empowerment in the context of credit activities in rural Bangladesh.

The above concept of power and empowerment, and the discussion of empowerment as outcome, showed that women's self-confidence and self-esteem are core values of women's empowerment. These core values can be generated through an effective process of empowerment in which they can build capacity to control over material and non-material resources. Through this process, their critical analytical skills can develop to assess how gender relations work in every sphere of their lives, and can break structural barriers that perpetuate the oppression of women. These factors, along with collective action that leads to structural change, are the major features of the process of empowerment. According to Elsa (1998:191) empowerment is a process in which women build the capacity to organise themselves and to increase their own self-reliance; they acquire knowledge, make choices, and control resources that will assist them to challenge their own subordination.

The question under discussion is what process of empowerment can be followed to generate women's self-confidence, self-esteem and self-awareness so that they can control material and non-material resources? There is a need for a strong commitment to breaking down the structures of gender subordination and restructuring society so that women can equally participate with men at all levels; creating an effective processes and working within this process can transform hierarchical gender relationships. Batliwala (1993) described empowerment as a process of redistributing the power in the household and in the broader community. This process is a spiral rather than a cycle, which affects all the people involved in the process of change. The next discussion focuses on some aspects considered favourable to the process of women's empowerment.

Process of Empowerment

Women's empowerment is considered as a process and within this process those who have been denied the ability to make strategic life choice acquire such an ability (Kabeer, 1999). McWhirter (1991:222) argued that empowerment is the process by which powerless people, organizations, and groups: (a) become conscious of the power dynamics at work in the context of their lives, (b) gain the skills and capacity to assert reasonable control over resources and enhance control their lives, (c) exercise this control without impinging upon the rights of others, and (d) support the empowerment activities of others in the community. According to Longwe (1994) in the process of empowerment women have to achieve equality with men in controlling the factors of production.

A slow process of empowerment is addressed in Johnson's (1992:147-174) analysis, in which women engage in collective action to change the existing dominant social structure. In this way women themselves discover their identity as individuals, which is identified as 'power within'.

Undoubtedly, the nature and priorities of the process of women's empowerment in South Asia, particularly in Bangladesh, differs from other societies due to particular socio-cultural conditions. As Batliwala (1994) has pointed out, South Asian countries are shaped by a male-dominated social structure, with a vulnerable economy, and a rigid gender and class-based division of labour. In this context to what ways people perceive their needs and interests are shaped by their histories, everyday realities, their material and social contexts. According to Kabeer (1999) in every context some needs and interests are self-evident, emerging from routines of daily life and differentiated by gender. There are also some other needs and interests which drive from a deeper level of reality which have no evidence in daily life because they are inscribed in the taken-for-granted rules, norms and customs within everyday life is conducted.

This approach is linked to what Bourdieu (1977) explained as people's 'habitus', involving the physical, social, and economic circumstances in which people live. Individuals are socialised by the process of cultural values, which Bourdieu refers to as 'doxa' and behavioural patterns as 'common codes'. These codes include power relations between men and women. Bourdieu argued that where social life is confined by the boundaries of people's 'habitus' it is difficult to change women's subordination.

However doxa in discourse is more critical because within the process of empowerment it can be challenged through women's consciousness raising. In these ways 'common sense' concepts of culture begin to lose their naturalised character. Bourdieu's concept of 'doxa' is also related to a dialectical relationship between an individual and his or her 'habitus'. People are able to reflect on their inner and outer worlds as they develop a pattern of reflective thinking and can make well-considered decisions that enable them to take action (Touwen, 1996: 32). As a consequence, there is a possibility of creating counter ideologies with an alternative view of society.

Undoubtedly, a process of empowerment can accelerate a dialectical situation between women's own thinking and a cultural values system in which she can critically assess her feelings of oppression and build up her capacity to use her own talents and judgments to

access and control resources. In this context, group formation with grassroots women and working in the group, are considered key aspects of empowerment process. Feminist education and participatory techniques can be used in group activities to raise women's consciousness about their position. In the following section, I provide a critical discussion of women's organisations and group formation as an effective process for women's empowerment.

Women's organisations and group formation

Women's organisations, particularly grassroots women's organisations, are considered a favourable factor in the process of women's empowerment. Grassroots women's organisations can take initiatives for group formation and work to generate individual women's empowerment to control resources and bring structural change. However, there have been many debates in recent years concerning women's organisations, especially grassroots women's organisations. The question is, to what extent can women's organisations play a key role in empowering women for controlling their lives and achieving structural changes through political mobilisation? This question has been widely examined by development practitioners. Sen and Grown (1987), for instance, identified some common difficulties in women's organisations. Many women's organisations avoid their assigned responsibilities for fear of losing their status in existing hierarchical power structures. In addition power-sharing within organisations has not been practised. They clearly argued that certainly not all women's organisations are empowerment oriented. They are not automatic vehicles for women's emancipation, committed to challenging the status quo, or welfare oriented. They are not magically democratic, egalitarian, or non-hierarchical (Staudt, 1990:311). Furthermore, programmes that are gender-specific often lead to women's marginalisation, with segregation representing a subordinate status (Rogers, 1980).

Other experts have argued that gender-based organisations reflect rather than challenge the existing patriarchal power structure. Bunch and Carrillo (1990:80), for example, note that independent women's organisations are not widely represented and are not sufficient

to lead to a deeper structural transformation in society; this is compounded by the fact that women's organisations face several weaknesses, including limited funds and other resources, lack of access to aid givers, and institutional powerlessness (Buvinic, 1986:662).

However, if women's organisations secure the required funds, receive technical expertise, and gain more autonomy, they can promote women's empowerment and organise collective action for challenging existing patriarchal power structures. Sen and Grown (1987:89) described activities for resolving such problems that include:

.....resources (finance, knowledge, technology), skills training and leadership formation on the one side; and democratic processes, dialogue, participation in policy and decision-making and techniques for conflict resolution on the other.

Wheatley (1994) argued that successful organisations are those which focus on communication and collaboration, connections and relation to autonomy, and participation in the decision-making process. Dynamically they respond to 'new idea formations' and serve to organise those formations. Successful women's organisations will be non-hierarchical, and dedicated to helping people make sense of their lives and situations. They are rooted in the local situation and are conscious of their history and environment. The democratic process in such organisations can create dynamic activities that encourage the organisation's members to consider the collective interest and make decisions that are in the interests of women. This analysis emphasises the process of organisational strengthening as well as the process of individual empowerment.

The above discussion illustrated that women's organisations can take initiatives for group formation and working with the group at the grassroots level. The underlying causes that severely affect women's lives constitute the main targets for group formation. Through working in the group, women can discover the causes of their problems and can decide what kind of activities will be effective in changing their situation (Touwen, 1996). This method can change those societal norms that create barriers to structural change. There is

much evidence showing how women have gained control over resources and have understood their own situation through working in a group (Stein, 1997).

Feminist education and participatory techniques

Feminist popular education and participatory techniques can be applied to group activities to generate awareness and critical analytical skills. Feminist popular education is considered an inventive, perceptive, and provocative process, combined with critical reflection (Walters and Manicom, 1996:2)). This strategy builds analytical and practical capabilities and a woman's experiential knowledge. It accelerates an individual woman's critical understanding and rethinking of her position, builds her capacity to control resources, and reframes her life. In addition, it creates space for collective work to challenge injustice and oppression, leading to a transformation of gender power relations. According to Walters and Manicom (1996:2), popular education is an integral part of the social and political fabric and is closely associated with social movements of national liberation, especially the women's movement.

In a similar way, Chambers (1997) explained that participatory techniques are crucial in building up the capacity to take responsibility. Active participation and self-determination are key elements of the empowerment process that affect changes to political, social, cultural and economic circumstances. Both popular education and participatory techniques are seen as effective strategies for empowering women in development.

The above discussion showed that an effective process of women's empowerment can generate women's self-confidence and self-esteem but a question remains about the measuring indicators of women's empowerment. The following discussion focuses on this issue.

Empowerment Assessment

Some studies attempt to measure women's empowerment. A critical analysis of these measurements can provide a useful standpoint on what need to be assessed and why that can provide a broader case to replace arguments for feminist goals with instrumentalist ones. Then some indicators can be adopted to measure women's empowerment under the credit activities in rural Bangladesh. The extent to which these measures are significant, what they are intended to mean, and their appropriateness in capturing the idea of empowerment are discussed.

In assessing women's empowerment Longwe (1994) has introduced a women's empowerment assessment framework, which includes five levels of empowerment: welfare, access, consciousness, participation and control. Access and control over resources are the most important indicators as to how women can be provided with the means of increasing control over their lives. In this framework, women's control over resources is considered the high level of empowerment. Increasing control over resources means an increase of women's equality compared with men in development programmes (Longwe, 1994).

Overholt et al (1991) outlined Gender Analysis Framework. This framework consists of a matrix for collecting data at the micro (community and household) level. It has four interrelated components: the activity profile, which answers the question, "who does what?" including gender, age, time spent and location of the activity, the access and control profile, which identifies the resources used to carry out the work identified in the activity profile, and access to and control over their use, by gender. The analyzing of influencing factors, which focuses on the underlying factors that determine the gender division of labour and gender related control over resources and benefits. These analyses identify the factors that create differential opportunities or constraints for men's and women's participation in and benefits from projects.

This approach is practical and hands-on. Once the data have been collected, it gives a clear picture of who does what, when and with what resources. It makes women's roles and work visible. It distinguishes between access to and control over resources. It can be easily adapted to a variety of settings and situations. It is relatively non-threatening, because it relies on "facts" only. This framework shows what needs and opportunities exist for increasing women's access to and control of resources. What needs and opportunities exist for increasing women's access to and control of benefits? Which of these activities (Production, reproduction and maintenance, socio-political) does the project affect?

In assessing women's empowerment Kabeer (1999) argued that the notion of empowerment is about change, it refers to people's ability to make strategic life choices (for example choice whether and who to marry, whether to have children, etc) in a context in which this ability was previously denied to them. Kabeer (1999) focuses on three inter-related dimensions of empowerment including access and control over resources, agency and achievements to explain the ability to exercise people's choice.

According to Kabeer (1999) resources include not only material resources but also the various human and social resources that assist to explore people's ability through the exercise of choice. Resources may take the form of actual allocations as well as future claims and expectations.

Many parts in South Asia women are excluded from access and control over resources. For example in the northern part of Indian sub-continent (compared to the south) there is causal connection between patrilineal systems of descent and inheritance and the low level of female autonomy (Kabeer, 1999). There are different land inheritance rules within this region. Joint family property is a central issue that shapes inheritance practices in Hindus community. Within this joint family property system usually fathers and sons inherit but women are totally excluded (Mukhopadhyay, 1998). On the other hand, Muslim women have the right to inherit property and to inherit as individuals, but men tend to inherit twice the share of women (Kabeer, 1999). Although Muslim women have

inheritance rights as individuals they are preferred or encouraged to give up in favour of their brothers their rights to parental property. Access to and control of resources are the key indicators of women's empowerment. Kabeer (1994) argues that women's ability to access and control resources should generate 'power within'. Empowerment for women thus must come from the 'power within' by which they will gain the ability to control resources, determine agendas, and make decisions.

Kabeer's second dimension of power associated with 'agency' is the ability to define one's goals and act upon them. Agency encompasses people's sense of agency, or 'the power within'. Kabeer (1999) argued that it could be seen in people's bargaining and negotiation processes, deception and manipulation, subversion and resistance as well as in cognitive processes of reflection and analysis. It can be exercised individually and collectively. According to Kabeer, agency has both positive and negative meanings in relation to power. In the positive sense of the 'power to', it refers to people's capacity to define their own life-choices and to pursue their own goals. Agency can also be exercised in a more negative sense of 'power over' through the use of violence, coercion and threat.

Kabeer's third dimension of empowerment is 'achievement' which in the measurement of empowerment plays a useful role in monitoring differences in achievements across regions and over time in drawing attention to problematic disparities (Kabeer, 1999). According to Kabeer the central definition of power is associated with people's choice. When women are the subordinate group the absence of choice seems a natural phenomenon; also as subordinate group their choice may be actively discriminated by the men as the dominant group. In the form of behaviour women have internalised their social status as persons of lesser value. Such behaviour can have adverse implications for their own choice as well as well-being. Women's personal expenditure on their well-being represents the more active and direct exercise of purchasing power. This has an impact on their nutrition and health empowerment.

However Kabeer (1998) also used some measuring indicators to evaluate women's empowerment under the micro-credit activities in rural Bangladesh. These include:

women's involvement in production and management outside the homestead, control over income, participation in the decision-making process, women's freedom of mobility, and market access.

Batliwala (1994) argued that empowerment is defined as control over material and intellectual resources. Material resources can be controlled and exercised by physical, human, or financial factors such as land, water, forest, population, labour, money, and access to money. Intellectual resources, on the other hand, include knowledge, information, and ideas. Power thus accrues to those who control material and intellectual resources, or are able to influence the distribution of these resources.

Similarly, Moser's (1989) idea of empowerment focuses on control over resources but places more stress on the individual. Moser (1989:1815) argues:

.....and more in terms of the capacity of women's to increase their own self-reliance and internal strength increase. This is identified as the right to determine choices in life and to influence the directions of change, through the ability to gain control over crucial material and non-material resources.

Here, Moser's explanation of empowerment focuses on women's right to choices in life and their capacity to control material and non-material resources.

The following measuring indicators have been adopted from the above critical analysis of various attempts, to assess women's empowerment under the micro-credit programme in rural Bangladesh.

1. Women's access to and control over resources
2. Women's activity, particularly their involvement in production and management outside the homestead
3. Freedom of mobility and market access
4. 'Achievement' such as women's health and nutrition

The following discussion focuses on what ways these measuring indicators of empowerment will provide a clear understanding of women's empowerment under the Grameen Bank micro-credit programmes in rural Bangladesh.

Access and Control over Resources

Women's access to and control over resources give them greater autonomy in the household and at community level. It is often argued that women are likely to exercise a greater degree of autonomy in that region where they enjoy some rights of land (Boserup, 1970; Dyson and Moore, 1983).

Access to and control over resources are associated with different rules and norms that govern distribution and exchange in different institutions (Kabeer, 1999). The rules and norms give certain actors authority over others in determining the principles of distribution and exchange so that the distribution of "allocative" resources tends to be embedded within the distribution of "authoritative resources" (Giddens, 1979 cited in Kabeer, 1999).

In operational terms access to resources does not necessarily imply the power to control them (Overholt et al, 1991). Control means having a say in relation to the resources which is an important step forward in the measurement of empowerment.

Parker (1993) argued that women's control over land means women being able to own land, being able to decide how that land is used. Having women control the means of production is a key to bring about change. It is also suggested that women's access to and control over resources, especially control over income, has multiple positive consequences such as a stronger voice in the household decision-making processes and an increased ability to control fertility. For example, Blumberg (1995:5), among others, suggests that economic resources under women's control: (a) enhance their self-esteem and self-confidence; (b) increase their control of fertility and increase economic-related

decisions such as buying and selling; and (c) allow them to make decisions about their life choices.

Sathar and Kazi (1997) argued that both 'access' and 'control' refer to having a say in decisions related to particular resources within the household. The measure of 'access' to resources' is based on whether women had a say in household expenses, cash to spend on household expenses and freedom to purchase cloths, jewellery and gifts for their relatives. The control over 'resources' is measured by asking who kept household earnings and who had a say in household expenditure. Control sometimes refers to ownership and sometimes to decision-making.

According to Kishor (1997) women's empowerment can be defined as women's control over key aspects of their lives. Here control is defined in various ways; in relation to resources control includes earning and expenditure, in term of self-reliance control means can women support themselves without their husband's support. Control as decision making depends on who has the final say in making decisions about a variety of issues and control as 'choice' to choosing ones own spouse or being consulted in the choice of marriage partners.

Thus access to and control over resources is a fundamental concept in the analysis of how women would be affected by the Grameen Bank Programme.

Women's Activity Analysis

In what ways society organises gender roles has a significant effect on the type of work that women and men do and how that work is valued. Generally women bear work load than men and their work is less valued than men's work (Overholt et al , 1991).

There are more debates concerning development programmes particularly income generation activities which would place an additional burden on the workload of women. It has also been identified that women have a primary role in subsistence agricultural production, water and fuel collection and transport, and poultry production, birthing,

child care and health care. These activities are often viewed as non-economic and generally carry no remuneration (Overholt et al, 1991). In fact these tasks are essential economic functions that ensure the development and preservation of the human capital for the family and the nation. Therefore, the analysis of women's activities includes understanding the women's workload and the implications of development programmes on it.

Feminist scholars and many development experts who are working with grassroots women believe that the analysis of women's activities is one of the main instruments to show in what ways development programmes address women's strategic gender needs. Practical gender needs are related to existing gender roles and strategic gender interests challenge those roles in favour of equity for women. Addressing practical gender needs reinforces the existing division of labour, which subordinates women (Parker, 1993). If the development programmes force women into traditional female domain activities certainly they increase women's workloads in areas in which women already bear the work burden. Gender analysis is a systematic way to exploring how gender affects what women do and how women participate in their communities and families particularly in development activities (Parker, 1993).

In development programmes, the analysis of women's activities involves taking a close look at the work that men and women do, the time in which they have to do their work. A development project might affect men and women differently because of their different responsibilities that are socially determined. Kabeer (1998) argued that women find their sense of self-worth in their economic performance when they invest in their own enterprises outside the homestead, are able to turn from the demeaning forms of domestic work, and perform waged labour. Consequently there is need to assess what new areas of economic activities are addressed by the Grameen Bank programme for rural women in Bangladesh. The analysis of women's activities analysis show how their labour is valued by the development policy makers and their family members.

Activity analysis will question whether the Grameen Bank programme is able to change the existing gender roles. If it does not change then what positive or negative effects

would there be on women? These will be clearer in the analysis of women's activities in using this component of Gender Analytical Framework.

Women's Freedom of Mobility and Market Access

Kabeer (1999) argued that another more precise and direct indicator of women's empowerment is freedom of mobility. Significantly, the expansion of women's mobility is a major feature of empowerment for it breaks down their sense of isolation and powerlessness in which they are often trapped.

Women's restricted mobility is considered the root of women subordination. It prevents women's access to information and to market transactions and their involvement in outside economic activities at home. Kabeer (1998) argued restricted mobility is a central factor of women's subordination within the family and at the community level. Rahnuma Shehabuddin (1992) argued that purdah is linked to women's lack of access to education and economic activities. Stark (1993) found that restricted mobility segregates women and limits access to resources or control over the distribution of resources. Women's challenge to this major constraint and their access to the public sphere, particularly market access, is considered a key feature of empowerment.

Similarly Rhaman, A (1999) pointed out that the local market in rural Bangladesh is a unit of economic and political activities, and also the unit of networking among the villagers and outside of the village. Kabeer (1991) and Lindbaum, (1981) found that men have access to social and economic power by their class and gender positioning but women largely confined in the household are disadvantaged in their access to knowledge, information and market related activities forcing them to depend on men for their provision and protection. Kabber (1998) argued that in the context of Bangladesh women's access to the marketplace is an indicator of empowerment. Kabeer also pointed out that women's seclusion reinforced confinement in the household, with few assets and restricted access to the market which has made a lack of productive opportunities the most pressing problem for women. Women's market access and loan investment in the wider outside economic field is the main root of empowerment, which challenges the

dominant social structure. In what way does the Grameen Bank impact on women's mobility? Do women gain courage to access the market and challenge the main root of their subordination by offer means?

'Achievement' Health and Nutrition Analysis

Internalised messages directly and indirectly influence women's needs and interests. Since childhood their perception develops that they have less power in the social, economic, cultural and political field. This attitude impacts on their well-being particularly health and nutrition. Batliwala (1994) pointed out that since early childhood, women internalise their own oppression through a complex set of religious sanctions, social practices and hierarchical relationships in the family.

The economic benefits received by people whether in the form of income, control over income, material goods and services received in kind, self-produced items of consumption or production, or capabilities to spend personal well being impact on long life and good health (Amartya Sen, 1990). Women's control over income increases personal expenditure. It also shows to what extent women's build their capabilities to pursue their needs and interest. Development programmes consequently need to be concerned increase with the women's ability to control income and expenditure to buy food shelter their participation in the decision making process that directly affects their lives; concern should also be given to fulfil their nutritional requirement for a balance between energy consumption and expenditure. Did women's expenditure increase on their well-being particularly on health and nutrition that represent the more active and direct exercise of purchasing power by women under the credit programme? These issues of power and agency within the household are also analysed in the present research.

From the above discussion the question is to what extent development agencies claim to empower women. Are women being empowered under development programmes in so far as their policies tend to take a position of 'power over'? The next discussion focuses

on how the concept of empowerment has been applied by various development organisations in specific policy areas.

Current Approaches

A number of development activities have been closely associated with the promotion of women's empowerment such as micro-credit, political participation and reproductive health. But there are questions as to the extent such programmes can be said to be genuinely empowering. Very few studies focus on the process by which women will empower themselves. By way of illustration, the United Nations Development Programme (UNDP) and the Canadian International Development Agencies' (CIDA) policy goals for the empowerment of women are assessed to look what process of empowerment has been followed by the development organisations. Then women's empowerment through income-generation, particularly the Grameen Bank programme, is discussed.

The UNDP's policy goals

The United Nations Development Programme (UNDP) recently developed a Gender in Development Goal, promoting the empowerment of women in political and economic decision-making at the level of the household, national government, and international administrative structures. Oxaal and Baden (1997:5) found the following policy goals of the UNDP for the empowerment of women.

- to facilitate national planning and policies, the United Nations system co-ordination, and to implement the Beijing Platform for Action
- to integrate the gender and development approach into poverty alleviation programmes
- to include gender dimensions in all policy planning approaches in both government and non-government organisations

- to promote women's empowerment in political and economic decision-making processes
- to increase women's skill in income-generating activities.

This programme suggests that women's empowerment can be promoted through decision-making power, income-generating programmes that increase women's skill, and through education. In contrast, as discussed in previous chapters and supported by much evidence, income-generating activities often increase women's workloads without increasing their control of resources. This approach has a narrow focus on promoting women's empowerment and indicates that empowerment is something given to women. These activities do not emphasise the process of empowerment in which women's self confidence and self-esteem can be generated. Instead they simply seek the integration of women into existing development programmes. Other development agencies, namely the CIDA, focus on indicators for empowerment of women.

CIDA's indicators and action

The Canadian International Development Agency (CIDA) developed indicators of empowerment relating to economic, social, political, and legal aspects. The focus is put on quantitative indicators with a few qualitative indicators. However, CIDA's programmes remain too general and pay no attention to the specific context of empowerment. Indicators of empowerment should be developed according to the context, and special attention should be given to factors such as race, culture, gender, and ethnicity. Importantly, aid donated through the CIDA is often conditional on the achievement of change as measured by these indicators. Since 1996, the following economic and social indicators of empowerment have been considered by the CIDA (Oxaal and Baden, 1997).

Indicators for economic empowerment, changes over time

- men and women's unemployment rate will be assessed and women's employment rate will be increased

- unpaid housework and childcare will be shared and ensured by household members
- women's property ownership, and control over it, will be ensured
- the average expenditure for the education and health of women and men will be assessed, including the ability of women to make small or large purchases independently.

Indicators for social empowerment, changes over time

- women's associations and institutions, income-generating activities, and health related projects at the local level will be assessed and increased
- training activities and networking among local women will be increased
- women's mobility outside the residential area will be increased.

In general terms, UNDP and the CIDA activities for empowerment do not focus on the structural change of subordination. Empowerment cannot be defined in terms of specific activities or end results, because it involves a process whereby women critically analyse their situation, develop their voice, and identify their needs. Furthermore, these activities also tend to be positioned with 'power over', including a 'top down' approach, rather than 'power to', 'power with', and 'power within'. While both programmes put some emphasis on 'power to', through focusing on women's involvement in decision-making, it is not clear how women will give shape to the decision-making process if they are not conscious of their position.

There are also many debates surrounding income-generating activities for the empowerment of women. These raise questions about the kind of income-generating activities that can genuinely empower women. The next discussion focuses on income generating activities for the empowerment of women.

A critique of credit activities

There are many debates about women's empowerment through income generation activities. Some income-earning activities in developing countries have a positive

influence on women's empowerment when the strategies and processes of implementation include building women's awareness. For example, the Self-Employment Women's Association (SEWA)¹ of India offered income opportunities for poor women in Banaskantha village, Western India.

As a result, their resource allocation increased; and when they became members of a group in which they could discuss their problems, their ability to bargain also increased.

A group leader in the SEWA association explained that previously, the women were very shy about speaking at meetings, but now they spoke with confidence and could bargain with public officials and the government (Bhowmik and Jhabvala, 1996:126).

This evidence suggests that because of income-generating activities, women can gain confidence and strengthen their bargaining power. Recently, however, an increasing body of research (Von Bulow et al, 1995, Rahman, A, 1999, Shaheed, F. 1989) suggests that income-generation is not a key element in changing the root cause of women's oppression, often it only increases women's work burden.

For example, in a recent experience of income-generating activities of SEWA in another village, Aahir, in Western India, woman's income earning did not change gender inequalities and couldn't break the strong conservative attitudes of the caste council known as Nath. Most women in this village are craftswomen working with SEWA, and most Nath members are elderly men. Nath imposed and enforced restrictions on women's mobility, girls' education and membership of Nath itself.

1. The Self-Employed Women's Association (SEWA) has worked since the 1970s for women's rights in the Indian state of Gujarat. Based in Ahmederbhad, SEWA registered as a trade union in 1972. It is one of the well-known non-government organisations in India and it was the largest single union in Gujarat, with 159,204 members.

Not only have women been prohibited from joining Nath, but also they are not allowed to leave the village unaccompanied by a male relative, such as husband, father, or father-in-law (Bhowmik and Jhabvala, 1996:124-25).

These attitudes reinforce women's dependent status both in the household and at the community level.

Such evidence strongly suggests that women's involvement in income-generating activities does not necessarily break the traditional value system created to keep women under the control of men. Von Bulow et al., (1995) argued:

Outsiders always assume women's lack of access to capital is the main problem, therefore focusing on income generating activities promotes a narrow individualistic definition of empowerment. Income-generating activities solve some aspects of the economic problem without committing to deeper structural transformation.

In this instance, Rowlands (1997: 98) alerts us to the fact that supporting poor women's basic needs through income generation with the provision of credit on one side, and the creation of women's organisations and forming effective networks on the other side, are important strategies for their empowerment as will be demonstrated in detail later chapter. Income generating programmes may have a positive impact on the empowerment of poor women if they move away from the traditional paradigm where women are the passive recipients of a service and bear a heavy work burden. Such programmes may have a positive impact on the empowerment of poor women if they give them the ability to critically discuss their position and build up their capacity to control their lives.

Wieringa (1994) found that any project associated with women can potentially provide a transformative element. For example, sewing courses, literacy programmes, or cooking lessons can be given in a way that offers discussion of the hierarchical gender

relationship; this includes the gendered division of labour, women's lack of control over their finances, women's oppression, and sexual violence.

However, Batliwala (1993:7-11, 36) has argued that tackling the problems of women's economic and health status requires a broader approach to the circumstances of poor women's lives. She argued that a programme, whether it be income-generation, an alternative health service, or a functional literacy class, must be different from that used in the conventional approaches. It should be planned and operated under women's control, not that of the NGO or donor agency. In other words, for genuine empowerment to occur women must not be passive recipients. Thus the empowerment initiatives of development agencies should be planned with women rather than for women.

Through a mechanism of group formation, motivation, and training, the Grameen Bank provides credit for the rural poor, particularly poor rural women in Bangladesh. One of the main criteria of the Grameen Bank is 'group formation' with five women who perform lending activities. The group works on a collateral basis and is liable for the bank's repayments. An individual woman is responsible to her group for the bank repayments instead of being directly liable to the bank management.

However, the above theoretical discussion of women's empowerment and relevant information on income-generation begs the following questions: Do Grameen Bank programmes empower poor rural women in Bangladesh? To what extent do these programmes break the interlocking of economic dependency of poor rural women and the cultural and traditional value systems? Can women empower themselves in the process of Grameen Bank credit activities, or is empowerment considered something that is offered by the programmes? These questions surrounding the Grameen Bank Programme and women's empowerment are critically discussed throughout my research findings.

Conclusion

In general, feminist theoretical analyses of empowerment the significance of the process as a dynamic and powerful force towards effectively changing women's position.

Empowerment needs to incorporate a concept of power that is generative and productive and differs according to the circumstances. A dynamic meaning of empowerment has 'power within' which can generate through a process of empowerment within this process women build the capacity to control resources, determine agendas and make decisions. Women can also gain self-respect and a sense of agency through the process of empowerment. If the core value of empowerment is encouraged and developed, as in 'power to' and 'power with', women's self-perception will be changed and internalised oppression will be challenged.

However organisational structures influence the process of empowerment. In this context the UNDP and the CIDA goals for the empowerment of women reveal a 'top down' approach, where empowerment is given by the organisation, with little effects on changes to women's subordinate position. The strengthening of women's organisations gains new significance within the process of empowerment. If development agencies support women's organisations, they will have a positive effect on women because they will work within their own organisational culture. Many women who have worked in development agencies as gender specialists to generate women's empowerment have mentioned that those organizations systematically marginalize gender-related activities, while still having a strong commitment to women's empowerment (Wieringa, 1994:843).

Empowerment through income-generating activities has proved to be extremely limited. One example from Western India showed that social customs are deeply institutionalised and supported by the male members of the caste council, the Nath. Nath has restricted women's freedom of mobility by preventing girls' access to education. These institutionalised restrictions, which are 'power over', suggest that women's income-generating activities have failed to change institutionalised inequality. Rowlands (1997) and Batliwala (1993) critically assessed income-generating activities and suggested that while these activities may help women who must first meet their basic needs, women should design the projects and be active participants; the projects must not be controlled from the outside.

The question of women's empowerment through Grameen Bank income-generation remains an empirical one and is assessed against women's situation in rural Bangladesh. In the next chapter I focus on the research methods and fieldwork techniques.

Chapter 5

Research Methods and Fieldwork Techniques

Introduction

The present research involved two areas of investigation such as women's empowerment and nutritional status under the micro-credit programme in rural Bangladesh. The first investigation particularly focused on the process of women's empowerment: whether or not credit activities generate women's empowerment, and thus enhance their nutritional status. This was the main theme of the research. A suitable research method was needed to search for insights into the circumstances and experiences beyond the facts. Consequently, this chapter first focuses on a critical analysis of research methods for studying gender. The chapter then discusses the research methods and techniques used to gather information for this study including participant observation, in-depth interviews, and focus group discussions.

Peck and Furman (1992) argued that cultural values are constructed according to the insider's opinion and the qualitative approach, particularly participant observation, focuses on insights into cultural values, institutional practices and their influence. De Vaus (1991:57) pointed out that participant observation and in-depth interview techniques potentially probe beneath the surface of people interaction and explore the meaning of behaviour. Such methods also focus on the interaction between researcher and research informants. Consequently the chapter also deals with the ways in which a mutual trusting relationship was built between research participants and myself, which enabled me to search beneath the surface of women empowerment.

The second part of my research involved assessing the nutritional status of women, including their height and weight. Women's nutrient adequacy and deficiency was measured in terms of energy, protein, fat, vitamin, iron, and thiamine, using three-day

dietary assessment methods. Bryman (1988:22) explained that the concern of quantitative investigation was the relationship between concepts where the findings can be generalised.

Babbie (1989:96) and Ellen (1984:84) pointed out that a multiple research method for social research has been recognised by a wide spectrum of methodologists. Using multiple methods provides a deeper understanding of participants' problems and the causes of their problems. In the process of the research, this caused me to make a departure from my preconception of women's empowerment through credit delivery, and this aspect of the research is critically discussed in the chapter.

Research Methods for Studying Gender

Methodology refers to the process by which research inquiry is carried out and findings emerge. In this section I need to justify the research techniques I used to collect data through my interaction with the research participants.

Boesveld (1986:20) argued that qualitative methods are more appropriate and effective ways of collecting data when researching women needs and interests. In complex social research, particularly in pluralistic and sensitive areas, qualitative approaches can provide more reliable and graphic accounts (Orum et al., 1991:29-30). Lofland and Lofland (1995) argued that the theorising process in qualitative research involves data analysis that is creative and intuitive. Qualitative research identifies the fundamental roles of ideology, organisational dynamics, social and political processes and practice (Taylor and Bogdan, 1998:8). Hammersley and Atkinson (1995), and Hammersley (1990) made a number of important observations about the logic of scientific inquiry. They clarified common misunderstandings concerning deductive versus inductive processes and their relation to particular types of method within the social sciences. Hammersley (1990:130) pointed out:

... rather than being derived from philosophical and methodological commitments, selected research methods should be based on the goals and circumstances of the research being pursued. The methodology is not a process of rigidly applying a set of techniques in studying social phenomena.

Feminist research methodology focuses on a number of approaches. Rahnema (1992: 129) noted that certain development practitioners working in grassroots development searched for a process in which people would change their situation by themselves when they understood their realities. Swantz (1992:119) pointed out that this process actively involved the process of participant observation rather than gathering data as an outsider. Women were encouraged to discuss their experiences, as they understood that their voices were a valuable source of knowledge.

Mies (1991) argued that feminist research methodology could serve the interests of dominated and oppressed groups and change their status quo right from the beginning of research. Mies also argued that in the process of research, a mutual trust should be built between participants and researcher. Opie (1992:64-7) explained that feminist research could reduce women's subordination on a certain level in the process of research:

... first the research process can empower disadvantaged groups through asking questions and probing facts, in which they become aware and contribute in the analysis of social phenomena. Second, research becomes sensitive to the involvement of participants in the process of research through encouraging participants to provide their opinions and create a scope to realise the system which put them at a disadvantage and that can be challenged.

Boesveld (1986:31) argued that gender conflicts are always kept hidden from outsiders, but reality must be different if the voices of the less powerful are to be understood. Consequently, the purpose of my research did not simply concern a description of the Grameen Bank programme, women's involvement in the programme, their repayment rates, the amount of Bank disbursements, or how much the per capita income increased in women's households. The intention was more than this. The focus of the research needed to be on oppressed groups' and participants' understandings of male domination. Participants were to be conscious of their reality and the aim of the research was to search for a suitable process of women empowerment that might challenge the dominant power

structure. I searched for insights into the root causes of women powerlessness and power. For example, I addressed the ways in which the Grameen Bank programme affected women's lives in terms of power. I discuss how these questions were asked and how women were encouraged to express their experiences in the next section.

My research topic, women's empowerment, needed much probing beneath the surface. Certainly such sensitive issues cannot be explored using a single research method. In this case, multiple methods were essential and more time and intensive contact with the research participants were needed. I observed research participants personally in my fieldwork practices, experienced what they experienced in their daily struggles, and learned what makes women sad, happy, believing, beautiful, frustrated, and loving.

Thus using multiple research techniques, I focused on how women think and act in their everyday lives. In-depth interviews took the form of normal conversations, and I avoided getting the 'yes' and 'no' answers that can result from more structured questions.

In the fieldwork, participant observation, in-depth interviews, and focus group discussions were used to gain empowerment-related information. The following discussion deals with these three techniques.

Participant Observation

Participant observation, along with informal discussions, was used to evaluate specific research topics which would be addressed through more direct questions in later interviews. Whyte (1989) explained this technique as an evaluative style of research. Each topic of the interview was based on previous observations; this created a way to reach insights into the circumstances behind the facts. Wallace and March (1991:188) suggested that both participant and researcher should be involved in the research process, working together in either informal participatory techniques or more detached long-term processes. Participant observation is an oxymoron and it is a paradox, the researcher or ethnographer must be a 'vulnerable observer' and prepare to include all pain and wounds

in research writings because it is a part of a relationship that she or he collects (Behar, 1996). DeWalt et al. (1998:23) pointed out that participant observation includes some specific goals:

(a) creating conscious empathy about other people's experiences in their culture; (b) an intellectual understanding of the causes and consequences of these experiences; (c) the experiences become genuinely interesting through building rapport with people; (d) this rapport is used in each stage of research.

I used participant observation technique to gather insight into the underlying meaning of external patterns of behaviour. These techniques explored perception, motives, interaction, and attitudes, particularly those concerning women's lives. Gabriel (1991:123-126) explained that participant observation is a useful technique for gaining insight into facts; it is also useful for the rural poor or marginal groups, who are unable to communicate their problems. I used this technique from the beginning of my field research to locate the research area and get access to the study setting. Participant observation gave me a flexible way of collecting information on how the Grameen Bank affects women's lives, and how local culture makes women vulnerable. Bernard (1998:264) argued that participant observation has two main advantages for the researcher: it improves the quality of collected information and enhances the quality of data analysis. Thus participant observation is a tool for both data collection and interpretation. Participant observation focuses on the everyday lives of people and these interactions enable the researcher to understand local values, ways of action, and feelings. Clifford (1997:91) argued that it would be much harder to critically assess assumptions, beliefs, and behaviour when the field worker does not try to understand the relevant aspects through participant observation.

Many unexpected social facts were discussed as I focused on the process of participant observation techniques. Most of these were verified later in the process of in-depth interviews. Although the length of time was not pre-defined for participant observation, participants were selected on the basis of their importance to the research and later their behaviour was observed for a limited time. Some participants were observed for one to three days in relation to a particular topic.

In field research practices participant observation was used in different ways for getting insight on different aspects. For example, during my fieldwork I used a journal that I called, 'The Book of Remote Area'. In the journal I explained and analysed my experiences and understanding of participant observation, and the in-depth interviews and group discussions on how credit impacts on women's lives. Sometimes, after using participant observation on certain topics, I realised there was a need for further clarification of specific aspects. As soon as possible after the participant observation, I held informal discussions to try to understand these aspects. For example, when a few women were talking about important events, I tried to memorise their conversation, and as soon as possible I returned home to write it up. Through participation I observed who performed what activities, who benefited - especially how women benefited, and what role women played. Participant observation gave shape to particular facts. When women were unable to discuss their problems, their perceptions of the problems and the causes were studied by applying participant observation techniques. Sensitive issues, such as how women and girls were treated in the family and community, were better understood using this technique. I participated in 18 Grameen Bank centre meetings, where poor women directly performed their re-payment of lending activities with GB field workers.

Participant observation techniques were applied at three levels, the centre, individual, and community, to gain information on different aspects of women's lives. Bernard (1998:25) noted that direct participant observation is a vital complement to understanding culture itself. Taylor and Bogdan (1998:90) argued that no other method can provide the depth of understanding that occurs through observing and listening to people as they describe their world.

Participant observation is not possible for all cases. Observers seldom go back to past events or access all settings and private situations. As McCracken (1988, cited in Mertens, 1998:321) explained, researchers collect data directly through observation, but it is not possible to imitate, repeat, or prolong involvement in the experiences of

respondents. However, a general theory on a social phenomenon can be built by interviewing multiple people.

In-depth Interviews

The in-depth interview was used as the major technique for gathering information. This interview technique provided a way to access local people's ideas, thoughts, and experiences in their own words. Reinharz (1992:19) argued that interviewing techniques are particularly useful in the study of women. This technique give scope that women can discuss their problems freely because it ensures confidentiality of providing information. This method was essential to the study of women in rural Bangladesh where, traditionally, women were not allowed to speak out. Frequently in the process of the research and development activities, males spoke for women.

This section covers the specific procedures used for in-depth interviews including the interview guide and the kinds of interviews that were conducted. Holstein and Gubrium (1995) explained that informants were considered as 'passive verses of answers' in conventional research. In this view data was considered to exist in people's heads, and could be explored by asking structured and correct questions in the right way. But knowledge and social meaning are formed in the process of the interview. Knowledge is always 'knowledge-in-the-making', and in this view the interviewee is not a reporter of her life experiences but is the narrator.

Benny and Hughes (1970, cited in Kvale, 1996) commented that the in-depth interview is the 'digging tool' of social investigators. The in-depth interview has been focused in non-directive and non-standardised ways. In the process of the interview, the researcher can relate to informants on their own terms (Deutscher, Pestello and Pestello, 1993). Frequently, face-to-face discussions between the researcher (myself) and participants led to a better understanding of the interviewee's experiences expressed in her / his own words.

Interview Guidelines

My research topic relating to women's empowerment would not be served by using structured questionnaires or the survey method. In-depth discussions with local women gave me an understanding of their situation in the Grameen Bank (GB) programme and the situation of the women who were not involved in GB programmes. Semi-structured interviews were held with research participants, which put participants at ease and encouraged them to talk freely. Snow and Anderson (1992:162) pointed out that the open-ended interview technique for gathering information could make it a 'dynamic recursive research process'.

An open-ended flexible guideline (appendix 1) was prepared on the basis of the measuring indicators of women's empowerment. As discussed on Gender and Empowerment, chapter four that Longwe's (1994) introduced Empowerment Assessment Framework which included five levels of empowerment for empowerment assessment in development projects. This method has been widely used in developing countries. According to Longwe, development programmes must empower people to take control over their lives, and to escape from poverty, which arises not from lack of productivity, but from oppression and exploitation. Overholt et al (1991) outlined Gender Analysis Framework which included four interrelated components of empowerment. The Gender Analytical Framework, or methodological system, is a tool for gathering data and analysing women's and men's roles and relationships in a society or development activity. This framework also assesses factors influencing women's empowerment. Kabeer (1998) also assessed women's empowerment looking at their involvement in production and management, their control over income, and their mobility and market access. Kabeer (1999) focuses on three inter-related dimensions of empowerment including access and control over resources, agency and achievements to explain the ability to exercise people's choice.

Particular measuring indicators from the critical evaluation of these attempts for assessing women's empowerment in context of rural Bangladesh.

Particular components of women's empowerment, such as women's activity particularly their involvement in economic activities outside the homestead, control over resources, their freedom of mobility and market access, and their achievement of health and nutrition. Adapting these measuring indicators from critical analysis of various grassroots work on women's empowerment produced the most appropriate method for assessing women's empowerment in credit activities in rural Bangladesh. Longwe suggests that no one gender assessment framework will be best in every case; it is better to use a combination of components from different frameworks.

Initially, however, observation and discussion were held with participants. A few interviews were organised to check the interview guideline. The guideline was adapted according to 'informants' comments and ideas. The research participants found it easy to explore their own experiences as they and the researcher (myself) became engaged in the interview process.

Considering Age and Place

Special care was given to the interview technique. The interview questions were open-ended; this gave participants a relatively wider choice of responses. Each question was asked in a different way and from a different angle so that the information that was provided became more constructive and reliable.

For example, questions on issues that were discussed with mostly adult or elderly women who had been involved with the GB for a long period were constructed like this:

In what way are you involved in the process of production and management, please explain your experiences. Who performs buying and selling activities, where and why? How did you negotiate with traders, GB management, your husband and other relevant people? How have you changed your life since joining the Grameen Bank programme?

On the other hand, where participants were young, with less experience in the sociocultural setting, the question sequence was different:

Can you tell me how you use your loans? What kind of task do you perform by credit? What and how have you discussed things with GB management, traders, your husband, and other relevant persons? What do you think or feel about the GB programme?

These strategies helped women to relax in discussing their experiences and views. Also, they brought out a clear conception of the complexity of targeting poor women with credit activities.

Interviews were held in a private place, often my living room where women were more comfortable and free to discuss topics like the spouse relationship, the relationship with the mother-in-law or another member of the community, and the causes of women's oppression.

Women's Narratives

Narratives and quotes in the text allow informants to tell their experiences in their words and claim authority for their representation of the real social world (Atkinson, 1992: 9). In the text, quotes were included to introduce informants: who was talking, and what the quote was about. Shaw (1966, cited in Taylor and Bogdan, 1998:89) argued that a person's life story shows there is no other way to know the inner life of the interviewee, a person's ideas and thoughts always vary from their moral struggles, and their success and failure in securing their destiny in the world. In the process of analysis, women's narratives are included where women's feelings, views, and perspective are reflected in the analysis.

In rural Bangladesh, traditional cultural beliefs and practices have strongly influenced women in the socioeconomic realm. Thus I attempted to capture women's silent experiences in the women's own views of their lives. My commitment was to record all

the important facts and events of a woman's life. Inquiries into specific topics also generated stories of male domination at different stages of women's lives. How day-to-day local culture constrained women's lives, the impact of credit on women's lives, and women's physical and mental stress when making regular repayments were discussed. Opie (1992:64) explained that discussion on sensitive issues could activate individual and particular groups to challenge the existing system in which they live.

Women's narratives were constructed from their viewpoints without changing the meaning of their own words. Frequently repeated words, phrases, and sentences were deleted. I identified the critical stages and periods of the women's lives. Women's speech patterns, their moods, and intuitive attitudes were kept. Pseudonyms were used in the text to disguise particular informants and protect them from harm.

There are limitations on all interview techniques; people's activities differ on the basis of different situations. Thus it is not practical to say that what a woman says in a particular interview will be what she is saying, doing, and believing in another situation. However, focus groups highlight the complexity of social reality of women's lives. In rural Bangladesh, some small focus group discussions were organised for exploring specific topics.

Focus group discussions

Sociologists have begun to use the focus group perspective as a research method to develop grounded theory (Morgan, 1992a; Kitzinger, 1994a). Kitzinger (1994a) described 'grounded theory' work as the generation of new theory and the exploration of participant's experiences. Hughes and DuMount (1993:776) argued that focus group discussion and in-depth interviews conducted with relatively homogenous groups provide information on specific topics addressed by the researcher. Kitzinger (1994a) noted that focus groups are organised for discussion on a specific set of issues. Morgan (1997), a sociologist, used focus group techniques but suggested that as a social research technique they were not as reliable as the naturalistic settings of social phenomena in participant

observation, nor as effective as in-depth interviews in getting an understanding of participant's knowledge. However, Hughes and DuMount, (1993:777) suggested using a combination of in-depth interviews, participant observation, and focus groups. Focus groups provide direct access to the participant's language and the concepts in which they structure their experiences and think about addressing topics.

Researchers also use focus groups to explore sensitive topics such as AIDS (Kitzinger, 1994a) and sexuality (Barker 1993).

I was interested in using focus groups for my research on women's empowerment because through the combined discussion I could capture ideas on this sensitive topic. I was surprised to see that women discussed in detail many issues on the topic. Muslim and Hindu women participants, reflecting the differences in their cultural background, provided different thoughts and ideas on their existing problems. I worked as a moderator in the discussions and assessed specific topics as a means of stimulating participants' ideas and experiences. The discussions were taped and my research assistant took notes. Hughes and DuMount (1993:779) noted that the facilitator plays a primary link between the research's goals and the quality of data generated in a focus group.

Participants were chosen deliberately, and discussion sessions were held in private homes. The age, religion, social hierarchies, and kinship systems of participants were considered during discussions. Both Muslim and Hindu women were told about the purpose and topic of the group discussion. Those who were interested in participating in the research process were invited to a focus group discussion. The Grameen Bank (GB) women's group discussions were organised with centre chiefs. Five Hindu women centre chiefs and five Muslim women centre chiefs were selected. The reason for choosing centre chiefs was that it was assumed their critical discussions on particular problems, which seriously affect women's lives in that household, would be different from that of other women. Non-Grameen Bank (NONGB) women group discussions were organised with five Muslim and five Hindu women who were able to critically discuss the major issues and problems.

The discussions were run very informally. Before starting each discussion, the nature and meaning of the topic was explained in detail so that participants could understand the consequences of the discussion. The discussion topic was selected on the basis of influential problems that seriously affect women's lives. First, introductory questions were discussed and then generic prompts were used to keep the discussion going. Women were encouraged to express their viewpoint on a particular topic and slowly the discussion captured a variety of experiences. Discussion topics included: women's dependency on male members, the causes of dependency, the causes of dowry, how women become financially independent, women's needs and interests, and in what way the GB programme affects their lives (appendix 2).

In the context of these discussions women argued, disagreed, and spoke of their own experiences. In sharing their experiences, individual women realised they did not face these problems alone. Although Hindu and Muslim women focused on different solutions for changing their position of subordination, both groups of women identified the main root cause of women's powerlessness as in the family, the household, and the community.

In direct questions, people's knowledge and attitudes are not captured whole, in everyday forms of communication. Focus groups can reach the part that other methods can not, and bring out dimensions of understanding which remain untapped by the more conventional questionnaire (Kitzinger 1994a: 109).

Focus group discussions can challenge conventional mainstream culture by contributing individual ideas and thoughts (Lengua et al., 1992; Watts and Evutt, 1987; and Geis et al., 1986). The women constantly expressed their ideas and thoughts on different issues. They agreed, disagreed, and asked questions, and again discussed the issues in the group.

Field Notes and Recordings

Every researcher writes field notes in his or her own way (Emerson, Fretz and Shaw 1995).

Field notes are simultaneously data and analysis, these are produced and constructed by the researcher. The quality and adequacy of fieldwork is not related to asking the questions and using concepts, it is also associated with keeping field notes (Bernard 1998:271).

Recording tools were used in order to gain and keep information. Hammersley and Atkinson (1983:146) noted that central research activities are concerned with recording field information and this should be carried out with careful attention and in self-conscious ways. Consequently my main recording device, 'The Book of Remote Area', included all kinds of analysis, fieldwork experiences, new emerging themes, ideas and thoughts.

The Book of Remote Area

Throughout the fieldwork I explained my everyday experiences in the field in 'The Book of Remote Area'. The book contained two parts: The Book of Remote Area 1, and The Book of Remote Area 2. In the first book, I analysed the socioeconomic infrastructure of the research setting and the purposes of Grameen Bank in targeting women with credit activities. The GB staff view and understanding of women's power position, and the way women were engaged in credit activities were discussed. The factors preventing women from exercising power, and women's experiences at each stage of their reality were analysed in this section. I included diagrams and different kinds of specific dimensions of women's empowerment. I analysed the nutritional assessment of Grameen Bank women and the factors associated with women's power. I also analysed the emerging new themes, ideas, interpretations, non-verbal expressions of women, my feelings, and understanding of women's 'inner wound'. It was from this latter aspect of the research process that I was closely associated with women's lives. I was deeply associated with the present facts of women's lives and found out the association of these facts with their past live, with their inner and outer world. I tried to found out in what ways women's

insight power can be generated that can challenge male hegemony of power. I wrote all of these experiences in 'the Book of Remote Area'. For example I wrote:

Today I talked with a GB field worker about a GB borrower woman who had married three times, like her husband; how her 'power within' generated that challenge to existing male domination; how she went beyond the cultural norms. I need to spend a few days with her in participant observation and in-depth interviews to understand how and why she challenged the dominating cultural norms. (15 January 2000).

The Book of Remote Area 2 was used to record experiences of non-Grameen Bank women in terms of their power position, the difference between the way GB and NONGB women exercised power in the personal and socioeconomic field, their nutritional status, and the socioeconomic condition of research areas.

Interviews work as 'an ethnographer of the interview' who writes notes for further analysis not to look at what is said now, but the related aspects on how the interviews were conducted is detailed and explained in the field notes (Holstein and Gubrium 1995:78).

James (1990:47-70) argued that field notes are pure inscriptions, that is, pure recording of the collected information. The Book of Remote Area included separate sections, including an observational section, a section for interview experiences, and a group discussion section. In the observational section, I recorded events, topics and experiences, particularly those I had watched or listened to. In the interview section, I explained my experiences, my understanding of women's empowerment through the interviews, as well as how the interviews were conducted, how informants cooperated, what problems arose, and how they were solved. The section on group discussions included the different viewpoints of Hindu and Muslim women, my experiences, and individual women's viewpoints.

Primary and Secondary Data

The fieldwork was conducted during the period December 1999 to April 2000. I planned to spend two-thirds of the time with rural women and the remainder in Dhaka, the capital

of Bangladesh, to discuss issues with relevant officials and collect secondary data. A loose fieldwork plan was prepared to capture changes in the schedule and responses to change during the period of field research. This included information on particular topics, specific time frames, research techniques and what work would be completed in the research fields of Chittagong and Dhaka District. Frequent checking was made so that the fieldwork progressed according to schedule and major themes were researched.

Both primary and secondary data were collected. The major aim was to collect primary data to examine what needs and interests are being addressed by the GBP to improve women's income earning that could accelerate women's empowerment and enhance their nutritional status. In other words, I wanted to analyse whether women's nutritional status was increasing or reducing due to their involvement in income earning.

The institutional vision of the Grameen Bank provides significant information as to whether or not Grameen Bank programmes empower women. Therefore, I interviewed the management personnel of the Grameen Bank, including staff from each level of the hierarchical administration level, particularly staff directly related to women's credit activities (appendix 3).

Discussions were also held with local political leaders, local government administrators, and informants' husbands. The perception of local religious leaders concerning women observing purdah, and the hierarchical relation between men and women, was assessed. Such information was essential to establish people's perceptions of women's work in the household, women's representation in the community, and the reasons for unequal power relationships between the sexes.

Secondary data included women socio-economic and legal status, and nutrition-related information collected from government and non-governmental organisations. Published and unpublished government documents of census information and nutrition survey reports were collected. Extensive library work was done in the Bangladesh National Nutrition Council. In addition, information on Grameen Bank credit activities and rural

women, and the Grameen Bank management system, was collected through rigorous work in the Grameen Bank library.

Rapport Building

Nader (1986:113) argued that rapport is pure and simple. Prior to collecting information, rapport is created through communication between the researcher and research participants, and allows the researcher to understand the culture under investigation. Shaffir (1991) pointed out that the personal attributes of the researcher are critical, because whether or not people will cooperate is not always clear initially. Keesing (1985:37-8) furthermore, alerts us to the fact that woman's perceptions and experiences, which they share with the researcher, are not just reflections of their conditions in society; what women express depends on political circumstances and the historical processes in which they are actors.

The first stage of my fieldwork involved adjusting to village life, and this was quite uncomfortable. But there was hope and confidence that as a native female researcher I would soon establish a close and open relationship with the community, especially the women. Thus I need to consider how the research participants accepted me and how this acceptance affected the mode of producing information and the quality of the information.

Uniqueness

Keesing (1985:37) argued that if suitable circumstances can be created, women in gender-segregated societies could open their private worlds. I adopted the position that like all people, the women and I were unique; but we were also similar in that we were women who had a similar cultural background, and this built a bridge that led to a deeper understanding of each other.

I did not cover my whole body with a burkha (a long covering dress for women), which was the custom of most local Muslim women. This would have been artificial for me. I wore the traditional Bengali dress of trouser and kamis, and a scarf covered my hair. The local women appreciated this dress. They trusted me and gave me an easy way to access information and insights underlying the facts. Taylor and Bogdan (1998:52) suggested that researchers should not dress or behave in a way that makes local people uncomfortable. Researchers should behave naturally. I travelled in the village by foot, rickshaw, and sometimes by boat just like local people. I carried my own bags and other materials and never indicated a pattern of class. In contrast, the GB field workers and management maintained a hierarchical system in their contact with the borrower women. As Fuglesang and Chandler (1995), and Auwal (1994) pointed out, the management system of the Grameen Bank maintains a rigid hierarchical structure in lending activities and an authoritative relationship between bank field workers and clients.

I listened carefully to any question asked by informants and discussed these in a reasonable way, but never made any comments on personal matters or those of their friends or neighbours. There were many times when research participants asked me for my viewpoint on a particular topic or a community matter, but informants were always encouraged to apply their own viewpoint. In 'The Book of Remote Area' I noted the way I built rapport with local women:

A little GB centre house had been established in the village homestead. A Grameen Bank field worker entered, and I followed her. Almost every woman's eyes were on me, asking who I was. A woman brought a chair, requesting the GB field worker to sit. I sat on the chair in front of the women who sat on benches. I was introducing myself from the chair and soon realised there was a gap between us. I asked the women if I could sit with them and talk. All the women's faces became happy, and they quickly made a space in the middle of their bench. They surrounded me. A few women were too shy to talk, but their eyes and faces were willing. I asked, how are you today? How are your children? Please come closer. Slowly they came closer, looked at me- listened carefully. After some time most women overcame their hesitation. Some did not talk much, but watched and listened with interest. (16 January 2000).

Culture and Religion

Hospitality is a major part of Bengali culture. There are also other important factors to take into account in this region of Asia. Jones (1983:254) noted that it is wise to understand and maintain the following culture protocols: keep the atmosphere agreeable, avoid argument or disagreements with local higher status persons, respect people and be polite, introduce the main subject only after small talk, and do not forget to offer hospitality. I followed these cultural protocols and they helped me to develop rapport with the women and to become accepted in the community.

At a certain stage of the fieldwork, Hindu, Muslim, and Buddhist women frequently came to my room and invited me to their community programmes. I participated in Hindu weddings and worship ceremonies. I visited and ate in Buddhist women's houses. A number of particular words including 'Boudi' (brother's wife), 'Thakma' (grandmother), 'Didi', (elder sister) were used to enhance relationships with local women. I used 'Boudi' when addressing any young married Hindu woman. I used 'Thakma' when speaking with older women, and I used 'Didi' when I spoke with unmarried women who were older than me, myself.

Muslim women invited me to participate in their religious activities. The women were interested to know about Allah, women's purdah in Islam, and how family planning methods could affect their health. These were important topics for them to discuss. This gave me a chance to discuss in depth their relationships with their husbands and mothers-in-law. Bernard (1998:340) noted that in a number of ways one can talk, express, and share the private world of someone who gets the participant's confidence in an interactive way. In this process the researcher should be sympathetic, non-judgmental, trustworthy, and show an interest in what the participant has to say. Bernard also argued that these values are useful in researching traditional communities where social control is rigid, and discussion about private matters with friends or family is difficult.

Gender and Identity

My gender position and native identity worked as a powerful weapon for building rapport. The interaction between the researcher (myself) and the research participants strongly influenced and encouraged women to participate in the research process; and the women provided insights into issues and addressed the problems associated with a society that segregates gender, such as rural Bangladesh. Male researchers would have difficulties in discussing these issues freely with women. Most women who observed strong purdah were confined to the household, and not allowed to talk to male outsiders. A male researcher would give a bad impression within the public sphere if he spoke with a woman in a secluded place. In gender-segregated rural Bangladesh, the women's domain is off limits to men. Furthermore, as Boesveld et al. (1986:46) argued, women's needs and interests can be identified better by female researchers than males. Taylor and Bogdan (1998:55) argued that obviously women have a better chance of being accepted as insiders than a male in a female-dominated research setting.

As a native female researcher I was invited to eat, visit, and gossip at night in these homes. We talked in the women's bedrooms, their kitchens, and their gardens. I was also committed to dealing with the sad part of their lives and showed deep sympathy when they discussed their life stories. I tried to conform to what local women liked and disliked. I did not talk unnecessarily, laugh or make jokes with men, and this impressed the local women. These opportunities gave me further insight and information, which would have been impossible to collect if I had been a male researcher. As Sollis and Moser (1991:29) suggest, female researchers are best for gathering data in gender-segregated societies, where there are sensitive issues concerning women. Slowly, local women's perceptions of me developed: they saw me as a young, independent native woman from a similar cultural background. I was able to travel in different sectors of the community and different parts of the country, as well as foreign countries. I was able to undertake gender-related work.

Key Informants

Fine (1980) stated that key informants are the primary sources of information and they work as researcher sponsors. From the first day of my fieldwork some women were very interested in talking and cooperating in the research process. Their understanding of the research topic motivated them to share experiences that were only known to insiders. At each stage of fieldwork, their cooperation and help enabled me to reach the next stage of the work. This was strength of the research method and consequently enriched the findings. For example, Kanongapara, one of my research areas, was conservative. An Islamic boy's school (Madrasha) was situated in the middle of the village. Frequently the Madrasha's principal, and other male teachers and students, made public speeches on women's purdah. Most women were illiterate. One by one, villagers knew of my presence in the village and my research on women. I was visiting house by house, and village by village, which was beyond women's purdah, but I was properly dressed. After extensive visits and discussions with the women I found cultural barriers prevented women's activities outside the home environment. In these circumstances I needed cooperation from some reliable women who understood the purpose of my research. I found a woman who was interested in meeting and discussing the issues with me. When she arrived, I requested respectfully that she wait a few minutes while I consulted with the other woman. She listened carefully to what we discussed. She asked what kind of work was I doing and why. With a positive attitude, I explained the purpose, strategies, and procedure of my research. After a long discussion, she invited me to her house and became interested in participating in the process of the research. Slowly she became a key research informant and provided rich information. After a few days, many women became interested in participating in the research procedures; some of them became close friends and worked as key informants.

Emotions and Feelings

The research methodology used a rigorous procedure in which the researcher (myself) became emotionally involved in the process of research. In the past, both qualitative and

quantitative research has traditionally rejected the construction of emotional work. As Jagger (1989:155-56) noted, traditional research techniques held that values and emotion were barriers to strictly applying the scientific method. Thus emotion was considered a distortion or impediment to observation and knowledge.

Can we separate our professional identities from our researcher selves? My feeling in the field was that emotion was not only an important component, but that it also improved the quality of the information. Bogdan and Biklen (1992), and Tolich and Davidson (1999) argued that researcher feelings not only should be recognised as an important component of fieldwork, but the researcher's experiences in the field must have an influence on the researcher's writings: what and how she or he writes. In full trustworthiness and credibility, in qualitative research, the emotion must become an inherent criterion of fieldwork.

As a researcher, I could not detach myself from the participant's emotions and feelings. Both of us were emotionally involved in the process of research. I tried to understand her experiences, as she had experienced them. The women explained their experiences and their life histories sincerely, and these encounters brought me closer to the women and generated an emotional response that accentuated the inner aspects of their lives. Day by day, their dignity and honour grew in my mind as I reconstructed their experiences and revised my pre conceptions. My emotions grew when I observed a young girl's eyes fill tears because the world had become meaningless for her when her husband married another girl for a big dowry. My feelings grew when I realised local culture encouraged the oppression of women in the name of obedience and respect for their husband. I felt strong emotions when I listened to widows and separated women with small children tell how they were forced to leave the husband's homestead. My emotions grew when I spoke with women who were under tremendous physical and mental stress to make regular repayments to the bank.

On many nights during my fieldwork my mind became preoccupied with deep, sad feelings for rural women. I explained how my emotions and feelings slowly went out to the research participants in some detail in *The Book of Remote Area*:

Yesterday and today I realised that on departure it would be sad for my participants and me too. GBP9, a key informant, today came from a far distance to see how I was. When I started research in her village she met with me very quickly when she saw me. She asked to carry my bag. She brought me to the houses where I wanted to go. She silently sat in the corner of the house when I discussed with other woman. She offered a meal with her family. We discussed many facts of local women's lives on the way.

Her old sick mother each time first asked, 'How are you ma (mum),' when she saw me. I replied politely 'Fine, how are you' (touching hands or arm). She was interested to know her mid upper arm circumference and what weight she was, but was afraid to stand on the weighing scale. I held her arm closely when she stood up on the scale -- she looked at my face and smiled. I explained her nutritional status and told her what food items she required. After checking the food measurements of GBP9 it was dark outside due to general electricity failing. Her mother asked me to stay the night, explaining, 'I would give you good food and a good bed, it would be no problem for you.' I explained I needed to finish writing. She holds me to her chest. I felt sad when I returned to my room. (20 January 2000)

I feel depressed tonight. GBP29 died last night from a kidney infection. She asked me a few days ago- 'who will look after my daughters if I die? Community people do not like daughters. Without reason they verbally and physically abuse my daughters.' Today, frequently, her face, full of tears comes to my mind. I want to forget that face, many times. I feel a deep sadness and ask myself if I am only a researcher who should be value-free. I have sadness, feelings and emotion. I will meet her daughters; two daughters are very little one, about 6 and other 5 years. They will miss their mother very much; in the hard world she always protected them. Sometimes I feel guilty that I can't do anything

for them. I know a little help would not solve their problems, not remove their sadness or hardship (26 February 2000).

In this way, my research stirred my emotions, my feeling and my sense of devotion. This kind of attachment generated mental and physical engagement in the creative process. Asher and Fine (1991), and Kleinman (1991), suggested that the researcher should be prepared to deal with the emotions, feelings, and attachments within the research situation. Levy and Hollan (1998:345) argued that feelings and emotion can be approached directly through exploring experiences, behaviour, and evaluating the respondents' emotional domain.

Reflexivity

As the informants freely discussed their interest in the issues, and in the process I was able to understand their experiences in a direct way. The society which I study, is a part of the social world; my understanding of that world comes from my daily experiences of life. We cannot separate ourselves from that raw knowledge which saturates the daily life of the participants and the researcher (Bauman, 1990:10). Thus the researcher's prior knowledge is reflected in his or her understanding of the participants' perceptions, views, and ideas. The process of reflexivity continued as the research and social life stabilised through the period of participant observation (Hammerley & Atkinson, 1995:235).

Trying to isolate researcher knowledge and producing experiences of participant results in breaking the thread that gives a feature of social facts. We cannot avoid our insider knowledge to understand those social phenomena, which we study; there is no way that we can keep ourselves neutral in the society where we study. There is no way to escape from the effect of the researcher's prior knowledge on the aspects, which researched (Tolich and Davidson, 1999:38).

Tolich and Davidson argued that the researcher begins to understand society from his or her daily life experiences (or common sense). Researcher values become an explicit part of the process of research that itself becomes reflexively accountable (Platt, 1989:640).

Richardson (1990b) argued that in qualitative research it is not only impossible, but also undesirable, to try to remain neutral.

The preceding discussion demonstrates the ways in which methodological approaches created a flexible reflexive condition in the fieldwork, and how research participants were able to provide rich information which shaped the findings of my research. My pre-conceptions of the GB programme and women's empowerment frequently changed as I developed new ideas and thoughts. I chose a gender-related topic for my Ph.D. research because of my concern for women's reality in the family and the community, which results in a lack of power in personal and socio-economic realms. By exercising power over women gradually, so that woman's lives became limited, men gave a particular shape to local culture. My research interest was to assess the way in which GB credit activities influenced women's power in the family and community. I wanted first to evaluate the Grameen Bank programme in terms of whether or not it addressed women's needs and interests, whether it created a way to empower them in personal, socioeconomic, and political fields, or to change the male hegemony.

Previous literature that assessed the effect the GB programme has had on women's economic activities was mostly examined in statistical terms. The information supplied through this orthodox investigation generalised women's economic empowerment through credit in rural Bangladesh. After a few days discussion, in-depth interviews with GB and NONGB women, and observations of their reality in the local culture of male domination, my pre conceptions about women's empowerment through credit delivery changed. I overcame the ideas that women were non-vocal, obedient, and submissive. These pre conceptions had not been applicable to all women, as I realised that some women exercised power and challenged male domination without accessing credit or being involved in similar activities. As Driscoll and McFarland (1987) argued, researchers should not try to adjust women's ideas and experiences to fit into a pre-framework formulation.

Research Participants

Research participants were divided into two groups: Grameen Bank participants (GBP) and non-Grameen Bank participants (NONGBP). NONGBP women were not involved in the Grameen Bank or any other government and non-government programmes. Many Grameen Bank centres were established in the Hindu and Buddhist communities in the research areas. Thus participants were also selected from this community. A total of 144 participants were involved in the process of my research. In-depth interviews were held with 90 Muslim women and 22 Hindu women. Some 20 women participated in the group discussions of GBP and NONGBP, both Hindu and Muslim. Some 12 Grameen Bank management staff nine men and three women from all levels were interviewed on bank visions, function and structure. Initially, random techniques were used to select participants.

Grameen Bank Participants

The GB centres were selected through extensive visits and discussions with borrower women, and observation of the local management system and activities. The distance from my accommodation, and how this would affect communication and participant observation were considerations during participant selection. The participant's age and the duration of her participation in the Grameen Bank programme, were also major selection concerns. Sometimes informants were selected for a specific purpose and sometimes on the basis of my own intuition.

The Grameen Bank's client registry confirmed the date of each participant's involvement in the GB programme. Dates of birth are not recorded in government or family documents. Thus before recording the date of birth of the women certain facts were discussed with them such as their parents, relatives, friends and neighbours to estimate an accurate or near-accurate age. The way in which participants' ages were traced were explained in The Book of Remote Area:

Today I was busy searching for informants in an expected age category and the period of involvement in the Grameen Bank programme. I visited 3 villages and selected GBP25 and GBP26 according to their age and length of participation in the GBP. Before selection, we discussed different facts and events of their lives such as how many years GBP25 had been married. How old she was when she married? After how many years of marriage did she give birth to her first child? How old was she when she gave birth to her first child? Age was also confirmed through discussion about important events, such as the independence of Bangladesh and certain natural disasters. In the same way GBP26's age was figured out and she became a research participant. (5 February 2000)

Non-Grameen Bank Participants

Many poor women in my research villages did not take part in GB activities or other development programmes. Some of them were engaged in the process of my research as noted earlier. Many other poor women wanted to contribute to my research, but in my limited time I gathered information by means of participant observation.

I located NONBP through prior affiliation with GBP. Grameen Bank participants provided names and addresses of women who were not involved in the GB or any other credit activities. Similar characteristics such as religion, age group and marital status were considered in choosing both GBP and NONGBP. However, the specific criteria for NONGBP was: A member of a household which owned at least 0.5 acres of land (one of the Grameen Bank criteria for membership eligibility) and was not involved in the GB, or any other government or non-governmental credit activities.

Nutritional Assessment

The first part of the research was devoted to discovering how the Grameen Bank programme impacted on women's lives. In other words, whether or not the Grameen Bank programme empowers rural women. The second stage of the research involved an assessment of women's nutritional status. Women's height and weight and a 3-day food consumption pattern were assessed to investigate the ways in which women's power position in the household influenced their nutritional status (appendix 4).

Seventy-three women participants, 36 women from the Grameen Bank programme and 37 non-Grameen Bank women, were assessed for height and weight. The 3-day food consumption was also assessed for 30 women (GBP=15 and NONGBP=15). I explained in detail the purpose and procedure of the assessment on the basis of the following criteria:

- (1) the woman can read and write and is able to assess and keep records
- (2) a household member, especially a girl or daughter-in-law, can read and write and is able to record food items
- (3) the woman and the recorder have time to stay at home during the three-day food assessment
- (4) separated, single, widowed and divorced women were priorities for participating in the food assessment research.

Weight and Height

This assessment provided the sum of protein, fat, water, and mineral mass. Some indices were selected for measuring body weight and height. For example, weight for age indices revealed the level of protein energy malnutrition, over nutrition, and the normal nutritional status of women. Weight for height indices differentiated between nutritional stunting and wasting, when weight was very low for height, this was a result of deficits in both tissue and fat mass (Gibson, 1993:44). Scales were used to measure weight. A non-stretch tape was used to measure height to the nearest 0.1cm.

A widely accepted method for assessing adult nutrition and for subsequent classification of nutritional status is the Body Mass Index (Ferro-Luzzi et al., 1992). The BMI is calculated by dividing the weight in kilograms by the square of the height in metres. The BMI level was calculated and adjusted using the first National Health and Nutrition Examination Survey (NHANES1) reference data and the Bangladesh National Nutrition Survey (BNNS) 1995-96. According to their age group, the women's BMI was classified under three categories: severe malnutrition, normal weight, and over weight. BMI <5th percentile of the NHANES1 reference data indicates severe malnutrition or the cut-off

point for chronic malnutrition. BMI 5th – 84th percentile was considered the normal nutritional status, and >84th percentile was classified as over weight.

Dietary Analysis

Women's nutrient intake was assessed with a 3-day dietary assessment (appendix 5 and 6). This assessment provided the nutrient consumption pattern including protein, total fat, calcium, iron, vitamin, thiamine, and riboflavin.

The average nutrient intake of research participants was determined according to their age. The consumption of energy, protein, fat, vitamin C, thiamine, riboflavin, and Vitamin A were compared with the Bangladesh Recommended Dietary Allowances (RDA) and were analysed as a percentage of the requirements. Cut-off points, such as adequate intake and high intake, were considered to determine the percentage of nutrient intake. Data was analysed using the computer programme Epi Info version-6, and Microsoft Excel. Descriptive statistics, including frequency distribution, percentage, and mean, were used to assess the quantitative data. Women's four day dietary pattern was also assessed using food frequency questionnaires method.

Reliability

Deutscher, Pestello and Pestello (1993:25) discussed how social research focuses on the ability to replicate the process of investigation and the reliability of the findings. Qualitative researchers concentrate on whether their way of data collection is consistently right or wrong. Consequently, researchers learn how to minimise incorrect ways with maximum precision. At the end of each interview, I always noted the questions that had been raised and summarised the discussion. Data was always checked from different sources, such as reliable key informants, Grameen Bank records, friends, and neighbours. When any confusion arose in any particular event, this was clarified through informal discussion and further participant observation.

Each day GB women collected new loans in Grameen Bank branches. I had the opportunity to talk with them as they waited outside the branch. It was an informal discussion but provided much inside information. Information was often checked in focus group discussions when new ideas and thoughts were generated.

Attending GB workshops, centre meetings, and observing the disbursement system at the branch level, were other techniques I used to check the reliability of the collected data. I evaluated reactions of participants to particular topics and incorporated new ideas into The Book of Remote Area. I also interviewed GB local management and the management at the Dhaka head office to ensure that the research was conducted in a two-way process, thereby gaining information for further evaluation. Nutrition-relevant information, such as women's heights and weights, were measured twice. In the case of differences between the two measurements, a third assessment was made and the mean of the closest pair recorded to obtain more reliable information.

For the 3-day dietary assessment, each participant and their recorder were trained to use the food weighing scale, the assessment form, and record the start and finishing dates and time. Food assessment procedures were demonstrated in group discussions as well as individually. The research assistant and myself carefully explained, with practical demonstrations, in group discussions as well as to each individual participant, how they would assess each meal and whatever was consumed each day for three days. After a demonstration of the food item assessment, each recorder and participant were requested to demonstrate how they would do the measurements. When I felt confident about an individual woman's assessment skill, she was provided with a food weighing scale and a form. The measurement was supervised twice a day, and the reliability of each day's record was checked using standardised cups and spoons and the three-day recall method.

Socio-Economic Infrastructure of Study Area

The Shakpura and Popadia Unions of the Boalkhli Thana in the Chittagon District of Bangladesh were randomly selected for my research. I wrote each district name on the

small pieces of papers where Grameen Bank micro-credit programme was implemented. The 'districts' names were drawn from the Grameen Bank Annual Report, 1999. Then I kept all pieces of papers on the table and chose one. Using this process, first I selected Chittagon District, then Boalkhali Thana and finally Shakpura and Popadia Union. According to the National Household Survey in 2002, most of the characteristics including educational institutions, health system, local government administration procedures and government development activities of the research areas are similar with other parts of Bangladesh. Chittagon district of Bangladesh was undertaken as an industrial area with an economic condition slightly better than other parts in the country.

The Grameen Bank programme started in the Chittagon District and from there their activities spread out into almost all the area in the country. The Chittagong Zonal Office of the Grameen Bank cooperated with me as I conducted fieldwork in that area and gave me the freedom to choose a research site. The government administration was discussed particularly for infrastructure of my research area and government development programme for women. No government programme for women's empowerment was found. A few welfare type activities have been found but most of these were corrupted by the local political leaders as women reported. However below is a brief description of the administrative hierarchical system in Bangladesh and the location of my research areas.

There is a hierarchical government administration system (see figure 1...). At the top level is the Central Government. There are 64 Districts and they perform government administrative activities under four divisions. Under the Districts, 490 Thanas run their administrative activities. The bottom level of administration is Unions and Villages and there are 4,451 Union Parishads and 59,990 Villages in Bangladesh.

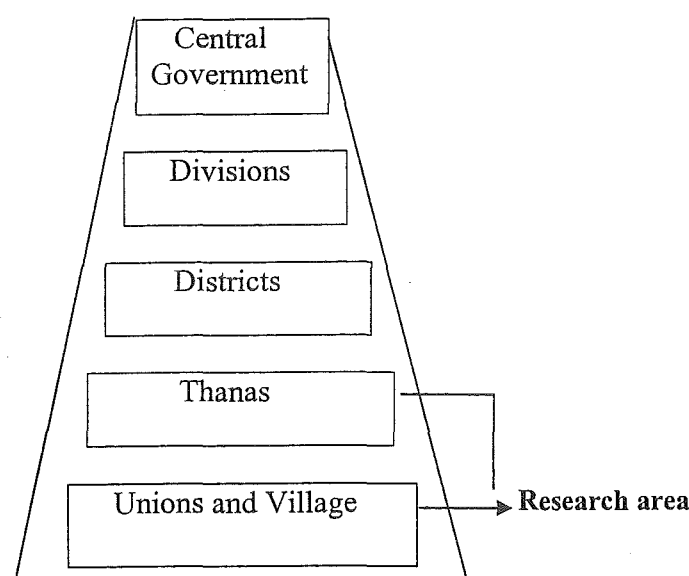


Figure 1. Administration level of Bangladesh

Boalkhali Thana is located about 20 kilometres from Chittagong Town (see appendix 7). It was established on 29 August in 1910. The Kornafuly River is in the south and west of Bhoalkhali Thana, Potia Thana is located in the north, and the Chittagong Hill Tracts in the east. The total population is 195,607, with 101,225 males and 94,382 females. There is a thana health complex run by the government, while non-governmental hospitals including 10 Union Health and Family Welfare Centres, have been established. Also a maternity centre has been established in the area of Thana (Bangladesh Bureau of Statistics, 1994). The research area, Shakpura and Popadia Unions of Boalkhali Thana, are the lowest in the hierarchy of national administrative levels.

Study Unions

Shakpura and Popadia Unions were selected for extensive fieldwork inquiry, especially for in-depth interviews, participation observation, and focus group discussion with Grameen and non-Grameen Bank women. In each of the GB centres including those in my study, the repayment rate was one hundred percent, which was one of the quantitative measures of success of the Grameen Bank. My fieldwork was conducted in 18 Grameen Bank centres from five branches, mainly in the Shakpura and Popadia Unions (appendix 7). The Jobra village was also chosen as a place to interview women borrowers and bank

management who had been involved in the programme since the bank's establishment. Below is a brief discussion of the socioeconomic, health, and relevant infrastructure of the Shakpura and Popadia Unions.

Location of Shakpura

Shakpura Union is about 15-kilometres from Chittagon District Town. A sealed road runs to the district town. This road is the main communication route for trade and commerce for this area. People from the study area can reach the district town in half-an-hour by tempo, bus, or motorcar.

The largest local market (bazaar) is the Shakpura Bazaar. From 8am to about 10pm the bazaar is open, but daily necessities, particularly vegetables, fish and meat, are purchased early in the evening. Present research found that Shakpura bazaar, there are grocery shops, tailors, pharmacies with a doctor's chamber, banks, photo studios, teashops, clothing stores, and furniture stores. There are also telephone and video shops. The Shakpura Bazaar is male-dominated, men usually perform all buying and selling activities.

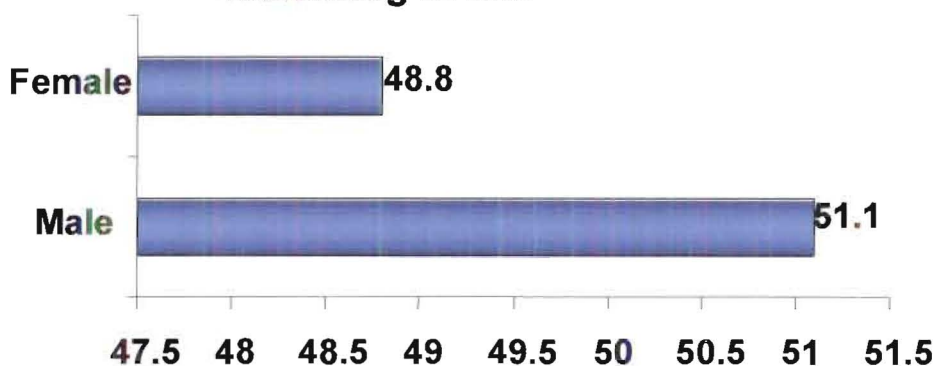
The Shakpura Bazaar is the main centre for economic activities, communication and networking between the residents of the area and the district town, as well as with other parts of the country. The government administration office, the Union Parishad, is established in the Bazaar and the Grameen Bank office is situated on the other side of the road. I visited the Union Parishad Office several times to discuss the socioeconomic infrastructure of the area with the chairman and other elected members. If any poor woman needs a village judgement, she has to go to the house of the Union Parishad secretary for that judgement. In the evening, male residents from all classes and religions of the union come and gather at the teashops. They share their experiences, exchange information, discuss local problems and engage in local political issues. Women, however, are not allowed to participate in such discussions.

In the bazaar, the Grameen Bank staff meet not with the women but with their husbands to discuss their loan-related activities. Most of the women borrower's husbands invested their loans to establish or expand their businesses, which is in this local market.

Population and Health

The majority of the population in the Shakpura Union is Muslim, followed by Hindu, Buddhist, and Christian. The total population is 31012, of which 18,500 are Muslim, 10,900 are Hindu, 1,600 are Buddhist, and only 12 are Christian (Union Parishad Statistics, 1991). Figure 2 shows the percentage distribution of population according to sex in the Shakpura Union. Of the total population, 51.1 percent are males and 48.8 percent are females. This indicates that the female mortality rate is higher compared to the male rate.

Figure 2: Percentage distribution of population according to sex



According to the 1991 census, from 1987 to 1991 the birth rate was higher than the death rate in the Shakpura Union. In 1990 to 1991 the birth rate was 33 and death rate was 15.

The women in both the Shakpura and the Popadia Unions are under pressure to give birth to sons; yet childbirth affects their health and nutrition. Most of the women in the study were found to be malnourished and in ill health. Although women were willing to discuss and use contraceptive methods, social and cultural pressure prevented them from accepting family planning methods. All family planning programmes target women rather than men. Women who use family planning methods suffer different side effects; different kinds of sickness. Most of the women are physically weak due to heavy workloads, high fertility rates, malnutrition, and disease. The common diseases found among women, particularly Grameen Bank women, are high blood pressure, diabetes, headache, chest pain, physical and mental tension, and iron deficiency. With regard to medical facilities, there are only two clinics and a family planning office in the Shakpura Union. The quality of survival is poor, with constant shortages of medicine. There are seven MBBS doctors, 13 village doctors, and 17 homoeopath doctors. In the most serious cases, women are taken to the hospital in the Chittagon District Town, otherwise they are either treated at home, or die without treatment.

Economy

The economic and education levels are high in Shakpura Union of Boalkhali Thana relative to the other unions of Boalkhali. Land is the main source of economic and social power in the study area. Men have access and control over inherited and purchased land. The total cultivable land size is 1870 acres in the Shakpura Union. There are 22 large farmers, and each farmer owns about 75-acres of land. Marginal farmers number 280 and their land holding size is 2.50 to 7.49 acres. There are 800 households holding a small amount of land, while 182 households are landless (Union Parishad Statistics, 1991). On average, there are six members per household. In Grameen Bank households, there were four adult male earners, but only two adult male earners in non-Grameen Bank households.

Most people with higher levels of education live in the city, while those who have no or few educational qualifications live in the villages. The landless people work in industry in

the District Town. Some of them pull rickshaws, work as baby taxi drivers in the city, or engage in agricultural labour in the village. Most of the households have adult male members working in the Middle East. People who work in the Middle East, or have jobs in the city, build brick houses in the village and live a better life style. They have valuable goods in their household such as colour televisions, stereos, VCRs, refrigerators, and other modern items. This situation increases the price of everyday goods in the local market and the poor face hardship in buying everyday necessities. As a result, their condition becomes worse and endless. Women in landless households raise cows, goats and poultry. Many of them do bamboo and cane work. Their husbands work in the district city as day labourers or engage in agricultural labour in the village.

Popadia Union

The Popadia Union is located in Boalkhali Thana 13 kilometres from Chittagon District Town. Parts of the economic, health, nutrition, and educational facilities are similar to those in Shakpura. More than half of the road is sealed between Popadia and the District Town, but the rest of the road is dirt. The residents of the village perform trade and a commerce activity with the District Town, as in the Shakpura Bazaar. However, there is also a local market called the Kanongapara Bazaar, which is the main centre for everyday necessities and socioeconomic and political activities. There are different kinds of shops, but it is less developed than the Shakpura Bazaar. It is located far way from the main road to the Chittagon District Town. The Grameen Bank branch is located near the Kanongapara Bazaar, while education and health institutions, and the local government office centre, are in Kanongapara.

The elected Union Parishad chairman and members are responsible for maintaining village judgements and government development activities. The male residents of the union come to the Kanongapara Bazaar and gather in the teashops after work as in the Shakpura Bazaar. The local political leaders, particularly the Union Parishad chairman and members, discuss local problems and meet with villagers. This situation is totally male-dominated and controlled. The presence of women in the local market is rare. While

poor elderly Hindu widows come to the Kanongapara Bazaar for daily necessities, no Muslim women visit this bazaar. The total population is 20,085, of which 10,320 are males and 9,765 are females. The majority of the population is Muslim, followed by Hindu (Union Parishad Statistics, 1991). Most women have ill health and suffer different kinds of health and malnutrition problems.

Agriculture is the main economic base in the Popadia Union. Cultivable land size is 1840 acres. There are 15 large farmers, about 200 marginal farmers, 700 small farmers, while 200 households are landless. In some households, adult males work in the Middle East and Chittagong District Town. Poor women work as domestic workers or agricultural labourers. Large farmers use modern technology for agriculture. Some women from wealthier households take loans for their husbands to buy irrigation pumps, tractors, and shallow tube wells.

Literacy and Education

There has been an increase in the number of literate girls over the last 10 to 12 years since the government of Bangladesh has offered scholarships for girls' education. However, most girls drop out after primary school while most boys enter high school and some go on to university. A smaller number of girls are found in the secondary and higher secondary levels of education. Girl's higher education is considered a non-profitable field of investment compared to boys.

In Popadia Union there are 14 primary schools for boys and girls, two secondary schools for girls, two secondary schools for boys, a women's college, and 12 madrashas (Islamic schools) in Shakpura Union. In Popadia Union, there are 13 primary schools, three secondary schools for boys and girls, one college, and 12 madrashas.

The educational level of Grameen and non-Grameen Bank women was also analysed. Table 2 shows the distribution of Grameen and non-Grameen Bank women according to

their educational level. Sixty percent of non-Grameen Bank women have no education in comparison to 48.9 percent of Grameen Bank women.

Table 2: Percentage distribution of Grameen and non-Grameen Bank women according to educational level.

Educational level	GBP		NONGBP	
	N	%	N	%
Primary	10	22.2	5	11.1
Secondary	11	24.4	8	17.8
Tertiary	2	4.4	5	11.1
No-education	22	48.9	27	60.0
Total	45	100.0	45	100.0

A higher percentage (24.4%) of Grameen Bank women had education at the secondary level compared to non-Grameen Bank women (17.8%). However, the percentage of non-Grameen Bank women with a tertiary level of education was 11.1 percent compared to 4.4 percent of Grameen Bank women. Probably heavy work load and debt burden of Grameen bank households negatively impact on girls education. This data shows that women who have an education are more likely to be involved in the Grameen Bank programmes. However, a majority of women (60 %) in the non-Grameen Bank group had no educational qualification.

Conclusion

A suitable research method can provide in-depth information on a hierarchical power structure in a gender-segregated society. Selecting a research method depends on the research topic and purpose of the researcher. In highly gender-segregated rural Bangladesh, a single research method is an ineffective tool for searching beneath the facts, particularly when collecting data on sensitive issues concerning women's lives, conditions, and positions.

Using multiple methods to research the sources of women's power and powerlessness in being able to give voice to their experiences, provided me with a clear understanding of the way gender power structures operate in the household and how Grameen Bank programmes affect this issue. Using these methods allowed me flexibility and provided sensitivity that put informants at ease and encouraged them to provide their own divergent experiences in their own words. As Johnson (1992:19) argued, the researcher has the power and privilege to make space for marginalised groups to speak for themselves and define their situation.

Quantitative research methods were used to assess women's nutritional status. Participants were interested to know their nutritional status because many of them suffered from various kinds of diseases. Women's consciousness-raising through data collection was one of my research commitments. After food measurements were taken, women were taught the nutrient value of food and their nutritional requirements according to their age.

I discussed with GB management in different stages of fieldwork about using my own techniques according to the circumstances of research field. The bank had its own culture and administrative procedures that were also maintained during the process of research.

The next two chapters focus on whether or not women's empowerment is achieved through the Grameen Bank credit activities. First, the economic activities of Grameen and non-Grameen Bank women and their control over income is analysed in the next chapter.

Chapter 6

Credit: Women's Economic Activities and Control Over Resources

Introduction

Oh Dhidi (sister)! My life was very sad. I suffered my whole life. I pray to God please don't send any daughter of a mother in the world who will suffer like my sad self (GBP16).

As discussed in chapter three 'Women in Bangladesh', inequality and deprivation in social and economic sectors are said to be the major causes of women's powerlessness and malnutrition. In hierarchical power relations, men have the greater access and control over resources that influence their bargaining power in the household. As Wallerstein (1992) explained, powerlessness is related to lack of control over resources, which aggravates diseases and malnutrition.

It is assumed, in the development literature, that women's access to micro-credit will create scope to control resources and enhance their bargaining power in the household. This is a plausible hypothesis that needs to be examined empirically. At the same time, an alternative hypothesis is also developed, that women's earnings are more likely to be appropriated and controlled by men because women's subordination is deeply rooted in sociocultural practices, with the belief that men's control over women is considered a natural phenomenon. Both of these hypotheses are addressed in the present research; in particular, my study examines the impact of Grameen Bank micro-credit on empowering rural women economically and socially. The question to be asked, are women genuinely empowered in accessing Grameen Bank credit activities? If so, in what way? If not, what constraints or barriers do women face? I explore these questions which are crucial to the subject of my investigation concerning micro-credit and women's socio-economic and health empowerment. Before analysing women's empowerment in terms of their control over income, production, and health and nutrition, it is also important to note that the present study focuses on poor rural women in Bangladesh, in particular those in households that own at least 0.5 acres of land.

Women's empowerment has been analysed in particular using the Gender Analysis Framework (Overholt et al, 1991), Longwe's (1994) Women's Empowerment Assessment Framework, and Kabeer's (1998 and 1999) indicators of women's empowerment in credit activities in rural Bangladesh. The combination of specific measuring indicators have been adapted and used to assess women's empowerment in context Grameen Bank micro-credit activities in rural Bangladesh. These indicators for assessing empowerment are: women's activity assessment, women's control over resources particularly control over income, access to and control over productive assets, freedom of mobility and market access, and their achievement such as health and nutrition under the micro-credit programme.

This chapter is divided into two major sections. The first section deals with rural women's daily economic activities and the impact Grameen micro-credit activities have on these. The second section deals with women's control over income, including self-control, joint control and male control. Women's access to, and control over, productive assets are also analysed in this section.

Grameen Bank Credit and Women's Economic Activities

In 1984, the Grameen Bank covered 2000 villages through 108 branches and had 110,000 members. In 1999, programmes had spread to 39,346 villages in Bangladesh through 1,140 branches. The bank provided credit to 2,246,340 women borrowers, particularly poor women (Grameen Dialogue, July, 1999).

Table 3. Percentage distribution of Grameen and non-Grameen Bank women by activities.

Activities	Grameen		Non-Grameen	
	N=	%	N =	%
Income activities ¹	25	55.5	19	42.2
Unpaid work ²	20	44.4	26	57.8
Total	45	100.0	45	100.0

1. Women involved in poultry raising, vegetable growing, milking cows, bamboo and cane work, pre- and post-harvesting, domestic and childcare activities.

2. Women involved mainly in domestic chores, childcare, and pre- and post-harvesting activities.

From an economic development perspective, it is argued that women's access to micro-credit is likely to increase their income-generating activities. Table 3 shows the percentage distribution of Grameen and non-Grameen Bank women according to their activities.

Of the Grameen Bank women, as shown in table 3, over a half, or 55.5 percent, are involved in income-earning activities compared to only 42.2 percent of non-Grameen. The majority of non-Grameen Bank women, 57.8 percent, perform unpaid work, compared to 44.4 percent of their counterparts. These findings show more Grameen Bank women are involved in income-earning activities than women who do not access Grameen credit.

Women's involvement in income-generating activities at household level does not necessarily lead to economic empowerment. I argue here that this is partly determined by the specific nature of activities and the loan or credit investment field. The question is, do women invest their loans in economic activities outside the homestead or do they just increase their traditional female domain activities? The issue of concern here is in what activities women invest their Grameen Bank loans, whose decision it is as to how much say they have.

In order to assess how Grameen Bank credit impacts on women's workload, it is important to examine their daily tasks around the homestead. Below are both Grameen and non-Grameen Bank women's voices, which reveal what rural women actually do and how Grameen Bank credit impacts on their activities.

GBP5, is a young married woman. She gets up before sunrise, washes herself, and prays. She cleans the dishes and utensils from the previous night. She prepares food and collects water for livestock. Then she prepares food for poultry and feeds them. She gives food to her husband and children and cleans all the dishes. She tends to the cattle and poultry, cleans the stalls, collects cow dung and fodder, and fetches more water. She threshes paddy, then gathers and stacks the straw, and stores it outside to dry. After threshing, she winnows and sieves the paddy several times to separate the rice from the straw, dirt, husks, and unhusked rice, and cleans the threshing floor. She prepares the afternoon meal quickly because her husband and sons will return soon from the field. She takes spices, which she ground the previous night before going to

bed. She prepares the vegetables and cooks. Next she prepares and dries dung for fuel. At night she prepares meals for her husband and sons, and also feeds her little daughter.

After joining the Grameen Bank programme she extended these activities by starting bamboo and cane work and vegetable cultivation that include laborious tasks. Her voice indicates that her bamboo work includes a variety of activities.

... I also make bamboo dhara. It is very hard work. I take several small pieces of bamboo and mark them. Then I keep them under the water for a week. I pull them from under the water and split them into thin pieces. Before keeping them under the water again, I dry them. All these activities I do myself. I realised that if I could make repayment of the first loan by doing hard work, I would be able to make repayment of the second loan. The second time I did harder work (GBP5).

She raises chickens, which includes a variety of tasks and also starts vegetable cultivation, which requires her to prepare seed, plough soil and build fences around the garden. She needs to collect water for her vegetable garden. Her voice:

I cultivate vegetables and I build a fence around the garden. I collect water everyday and spread it on my garden. I need to supervise so animals cannot destroy fences and vegetables. Half of the vegetables I give to the landowner and I get half. I also raise chickens. I need to feed them 3-4 times each day. I keep one eye to them when they go outside my homestead. I need to do all this on my own (GBP5).

On the whole, women's investments in female domain economic activities tend to increase their workload without necessarily accruing significant benefit. In fact, not only do women spend more time and energy in performing their labour intensive jobs, but they also receive less money than market process by depending on middlemen to buy their materials and sell their products. This finding corresponds with earlier studies, which showed that Grameen women invest their loans in extending their traditional activities. For example, Osmani's (1995) study on 'Grameen Bank Experiment: Empowerment of Women through Credit', found that most women in the Grameen Bank programme invested loans in traditional female domain activities such as cow and goat fattening, poultry raising and rice husking in an extended way. Similarly, Rahnuma, Shehabuddin (1992) found women's loan investment was confined to their traditional activities such as paddy husking, raising domestic animals, puffed-rice, growing fruit and vegetables, and making handicraft items.

In contrast, non-Grameen Bank women also perform traditional female domain activities but with relatively less workload. NONGBP12 is a married woman. She performs pre-and post-harvesting activities which include threshing, winnowing and sieving, boiling, husking, and storing grain. Each of these activities involves a variety of tasks. She raises poultry and livestock, performs household and childcare activities and cultivates vegetables for household consumption. She is not involved in bamboo and cane work.

One third of my research participants were selected from female headed household. A number of studies show that female-headed household are increasing in rural Bangladesh. For example, Todd (1996) in her study, *Women at the Centre, Grameen Bank Borrowers after One Decade*, found that women in rural Bangladesh are becoming widowed in their fifties and these are increasing in number. She predicted on the basis of her research, that by 2002, 17 women out of 40, are likely to be widowed or divorced, and of women who reach 60 years, half will be widowed. Similarly, Chen (1993) found that the de facto female-headed households (in which the men are absent or not providing an income) are also increasing. These women-headed households face relatively greater risks in sustaining their families and are more likely to be thrown into poverty and malnutrition.

After the death of their husband, or following divorce, these women become more vulnerable and face patriarchal domination from their husband's male kin or their community males. The question of their survival is marked by their constant struggle against a patriarchal social system. Below are both Grameen and non-Grameen Bank women's voices, indicating the hardship after the death of their husband and the ways in which the Grameen Bank programme impacts on this situation.

GBP13 is a widow with two sons and a daughter. She suffered for four years when her husband fell ill. Slowly she sold most of the land so that she could treat her husband. Her husband's death made her vulnerable and uneasy in a patriarchal rural society. Although her husband was sick, he was at least alive and this was her strength in the community. Many days she starved with her little children. Her voice reflects the circumstances in which she joined the Grameen Bank programme and to what extent her economic and social conditions have changed:

My eyes become full of tears if I describe my life to you. After the death of my husband it was just like an ocean in front of me. How could I cross that ocean? Once I felt I could not bear this sadness and pain. I starved with my little children when I didn't get work. I could not go to the market, but I had no adult to buy a kilo of rice. I felt a tremendous burden when my children became sick. There is no end of woe if a woman has no husband and no income source in the house. Then I started bamboo and cane work, depending on God. But I had too little capital (GBP13).

When her husband became sick she managed food, clothing, and other expenditure by making bamboo goods. She managed her husband's treatment and negotiated with the doctors. She had skill, efficiency and negotiation ability, but she needed a little capital and access to the market. She took a loan from the Grameen Bank and invested this in her previous bamboo work. She was dependent on middlemen for buying and selling her products and materials. In time she faced hardship in making bank repayments and organising food for herself and her children.

Again she increased her work burden by starting paddy-processing work that involved heavy, demanding hard labour. She needed to winnow paddy, then boil, dry and husk it with a deki (a wooden husking paddle that women use in villages). Most of the night she processed the rice. She sold it from her home at a lower price than the market rate. She ate only a little food with her children and with the rest of the money she made her bank repayments. For many years she did this work. She also performed household and childcare activities.

She has been involved in the GBP for sixteen years. Her economic condition has not changed; rather, her workload has increased. She lives in a hut, and has no valuable furniture. Whatever she has earned she has used for bank repayments and barely manages to pay for food, clothes, or her children's education. She borrowed heavily from neighbours for bank repayments and to feed her children. Then, when she became paralysed she borrowed from her neighbours. When she was well she sent her little children to work as day labourers to repay the rest of the bank money, although she and her children remain hungry most of the time.

She invested loans in female domain income-generating activities, which require more time and energy, but got very low returns from middlemen. Women's restricted

mobility creates barriers to investing loans in economic activities outside the homestead. This issue is elaborated in the following chapter.

I had courage and confidence and also talent, but I could not use my loan in a more profitable way. I used my talent in a limited field of economy; bamboo and paddy processing work at my homestead. I managed only bank repayment and food for my children by doing hand work day and night.

GBP13 frequently became sick for she struggled for survival for a long time.

In contrast, non-Grameen widows and divorced women work mostly as domestic workers or as agricultural labourers. Both activities involve hard work all day long.

In the case of NONGBP28, a separated Muslim woman, her husband left her and remarried when she was three months pregnant. Her parents died long ago. Her uncle does not allow her to be involved in economic activities outside the homestead, except in domestic work in her neighbour's house. She is involved in several kinds of activities, day and night. Pre- and post-harvesting activities are a big task for her and she needs to perform the hard work and invest time and energy. She performs household activities including cooking, cleaning, washing, and looking after children and the elderly. She prepares food for livestock and poultry, and cleans their house, and bathes the animals. Both Grameen and non-Grameen Bank single women manage basic needs by providing hard labour, time and energy, and yet they remain insecure either in the matter of shelter or organising food.

However, these women value their work and understand that they do hard work and so deserve recognition. In group discussions, women asserted that their hard work should be considered and acknowledged by the Grameen Bank, and by their family members. GBP38 claims:

...we are doing hard work and it should be recognised. I prepare puffed-rice snacks (moa), I raise poultry and milk a cow, I collect fodder, water, and fuel. I look after my children. I get up early in the morning and start my work, I work even when everyone sleeps. But nobody says I am doing work (GBP38).

Similarly, non-Grameen Bank women claim they also perform hard work and it is not recognised by their husbands and other family members.

The above cases show that there is no difference between Grameen and non-Grameen women in the nature of their activities. Both groups of women are involved in similar traditional female domain economic activities and bear heavy workloads. They depend on middlemen or their male family members for buying and selling their products. The result they received very low return when they buy material and sell products through middlemen. They loss control over income when they depend on male family members for buying and selling products, this issue I discussed in the next section of this chapter.

In this system of income earning, women have no scope for negotiation, or gaining market knowledge and information. The condition of single women is even worse in credit activities. They perform heavy workloads and completely depend on middlemen for buying and selling their raw materials and products, which they produced with hard labour, without bargaining for the right price. The study of Fuglesang and Chandler (1993) on *Participation as Process- Process as Growth* found that a jointly owned and managed mat factory needed only two hours of labour each in the afternoon. And a joint fishpond (a male-dominated activity) is not too labour-intensive to maintain, but the profit is good. She suggested joint enterprises could bring more profit, sharing of responsibilities, and greater solidarity. However, in my research area I found no joint activity that could bring more economic benefit to women.

Wallace et al. (1987) found that in Bangladesh's gender stratified society, economic activities of women are hidden, go unnoticed, are disregarded, or invisible because people perceive them as 'housewives duties' rather than work. Chen (1993) and McCarthy (1980) investigated rural women's economic contribution and showed that rural women in Bangladesh bear heavy workloads through the day, and are highly skilled in pre-and post-harvesting activities. By no considering rural women's activities, and by not creating a new economic field, Grameen Bank credit further increases these traditional activities. Rao et al. (1991), for example, found most development policies and projects have a severe impact on the survival chances of poor women. Such large-scale programmes often fail to meet women's needs by overlooking women's labour contribution to agricultural and household activities.

However to extend women are benefited through income earning activities of Grameen Bank micro-credit activities depend on how much women have access control over their income. There is substantial evidence illustrated in chapter four Gender and Empowerment, that woman's access and control over income is the key indicator of their empowerment. For example, Batliwala (1994) noted that empowerment is a process in which powerless women gain greater control over resources and their life's circumstances. Within this process, women gain greater capability for overcoming external barriers to access resources and change gender ideology. Similarly, Zimmerman and Rappaport (1988) found that individual perception of control over resources provides a greater sense of confidence and future expectation of control. My interest here is to examine how the Grameen Bank programme influences women's control over household income, and access to, and control over productive assets. In other words, to what extent do women gain power to control their earnings and their access to, and control over, productive assets, when they receive loans. Before analysing this, it is essential to differentiate between access to and control of income. Access to resources does not necessarily imply the power of controlling them. Rao, et al. (1991), for example, pointed out that an individual's control over resources is attached to authority and power, but access does not determine the person's power. The following analysis focuses on women's control over income; then I discuss women's access and control over productive assets in the credit programme of the Grameen Bank.

Control over income

The traditional position of husband or father or a son in the family is one of patriarchal domination. One way of domination is control over household income even when both man and woman are involved in economic activities. The justification for this lies in the fact that women's work is valued lightly or not at all. This leads to the subordinate position of women in the household and gives men scope to hold and exercise power in this realm. As Jeffery, Jeffery and Lyon (1989) have argued, women's limited control over resources denies them power, respect, and independence. As discussed in Gender and Empowerment Chapter that Blumberg (1995) argued that income under female control is a source of power that enhances the following:

1. their self-confidence;
2. their household decision-making, including fertility, buying and selling, allocating major resources, and also their decision on household matters such as children's education and marriage; and
3. their say over their 'life options', including marriage, divorce, and freedom of mobility.

Here need to touch on the general household economic system in rural Bangladesh and how it is influenced by the micro-credit programme of the Grameen Bank. In general, when a rural man returns home after a day's work he usually gives the whole day's income to his wife to keep in the money safe. She locks it in a locker or trunk, or sometimes she keeps it in the paddy rice store. However, keeping the money, and controlling the money, are two different things. Some women keep the money safely using simple accounting; they can only spend a small amount for household necessities. But most women have no idea what amount of money their husbands give them or how their husbands spend it. Even if they need to spend for personal or household necessities, they need their husbands' permission. They have the greater responsibility to keep the money safe, but no right to spend. Here the household head is the patriarch, and he retains the right to spend the money.

Table 4 below shows both Grameen and non-Grameen Bank women in terms of household income which is divided into three categories: 1. Self control, 2. Joint control, and 3. Male control.

Table 4. Percentage distribution of Grameen and non-Grameen Bank women by control over household income.

Control over income	Grameen		Non-grameen		Total	
	N=	%	N=	%	N=	%
Self	7	15.6	7	15.6	14	15.6
Joint	10	22.2*	9	20*	19	21.1
Male	28	62.2*	29	64.4*	57	60.3
Total	45	100.0	45	100.0	90	100.0

• *P value is >0.05, significant level of P value is <0.05*

The three categories of control women have over income are based on observations and discussions with research participants on their economic activities, sources of

household income, and decision-making over how income is used. Discussion was also held regarding who performed buying and selling activities, and who could spend, save, and invest income on their own, who has the final say on how household income would be used.

As shown in table 4, the majority of both Grameen and non-Grameen women have no control over household income. Women do not know what amount of money is earned in the household or for what purposes it is used. Some 62.2 percent of male family members in Grameen Bank households, and 64.4 percent of males in non-Grameen Bank households, control household income. As for the category of joint control, 22.2 percent of Grameen, and 20 percent of non-Grameen women control income jointly. These differences are not statistically significant.

Women, who have their own access to and control of income, are only 15.6 percent of both Grameen and non-Grameen Bank groups. These women are mostly single, represented in this category as widowed, divorced, or separated. In the absence of adult males they are heavily involved in female domain activities and depend on middlemen for marketing and control of whatever they earn. Significantly, however, some of these women, particularly Hindu low-caste widows, invest their loans beyond female domain activities and have full control over their loans. The significance of market access as a condition of women's mobility and enhance their socio-economic empowerment is elaborated in the next chapter.

In addition, a few married Grameen Bank and non-Grameen women also have control over their household income, including their own as well as husbands' and sons' income. The sociocultural background of these women is rather different to the majority in the sense that they enjoy freedom of mobility before and after marriage. These women have husbands who are helpful and cooperative in the household. Their age category is in the range of 40 to 55 years.

For example, GBP21, is a married Muslim woman who previously lived in the city and enjoyed relatively wide freedom of mobility. Her husband was a government employee and was frequently transferred from one area to another. After his retirement, they faced hardship to manage basic necessities. Then she negotiated with her husband to join the GB to start some income-generating activity. She managed, negotiated and supervised her

loan-related activities. She kept accounts of business investment and maintained accounts of household expenditure. She made decisions about household income use. Her voice reflects her management of loan money and that she also controls her son's and husband's income.

Why should I give all of my money to my husband or son? I supervise my loan activities. I keep the accounts, including how much money my son invests and how much he earns. I keep all the money with me. My husband can't cultivate land, thus I hire labour from neighbours. I give them Tk.120 daily. My husband sells vegetables and gives all the money to me. I give repayment and spend for the household (GBP21).

It was her idea to take a loan and she decided what activities the loan money would be used for and how the enterprises would be managed. She was not directly involved with her husband and son in their business activities, which were established in economic activities outside the homestead. But she knew what they would buy and what amount they sold. She also made decisions about building a tin roofed house when flooding destroyed their house. She negotiated with her husband for buying tin, wood, and hiring a builder. She made plans as to what length the house would be, and what materials would be used for walls and doors. Her husband negotiated with the supplier, but mostly she made the decisions. Her husband and son gave value to her work.

A similar situation was also found among non-Grameen Bank women. For example, NONGBP18 is about 45 years old Muslim married woman. She enjoyed freedom of mobility before and after her marriage. Her parents gave her freedom of choice and she married according to her own choice. Her father gave her a plot of land, registering it in her own name as a dowry. She raises cows and sells milk from the house. She manages all household financial matters and makes decisions on how household income will be used. She relates:

My husband bought a cow for Tk. 7000 from the local market. I raised this cow for a year then I sold it from my house for Tk. 8000. I counted all the money on my own. I kept all the money with me. My husband didn't take it because he thought it was a burden for him. He gives me whatever he earns. If he earns Tk. 5 or Tk. 10 he gives me everything. He says he can't bear the burden of how money will be spent and for what purposes (NONGBP18).

In this case also her husband was cooperative. Also before marriage she enjoyed freedom of choice and she a wider freedom of mobility which might increase her courage and confidence to keep household account and control income. Although she had courage and confidence to control over limited household income, she could not use her confidence to eradicate poverty because of her lack of market access or involvement in economic activities outside the homestead. This has been discussed in the next chapter that women's market access increases their negotiation skills through buying and selling products which boost their self-confidence and courage. In what ways women's restricted mobility particularly lack of market access work as a root of women's dependency on men and enhance their disempowerment in the household and community level as well as create barriers to bargaining with the Grameen Bank management discussed in the next chapter.

However above two cases show how those women who have enjoyed freedom of mobility and the support from their males enjoy greater control over household income and expenditure. Nonetheless, they depend on their husbands and sons for buying and selling their materials and products in the local market. These cases again suggest that there is no significant difference between Grameen and non-Grameen Bank women in maintaining their own control over income.

Loan investment is critical to the question of control over loans. In other words male, and joint male and female control over loans, depends on the specific nature of the investment field: in traditional female domain activities, or in male-managed economic activities outside the homestead. These two economic sectors of investment determine a woman's position in controlling household income. The following discussion focuses on loan investment fields, which determine women's control over income, particularly joint control and male control over household income.

Loan Investment Field

Economic activities are rigidly divided by gender: either male domain and female domain activities.

Table 5 below shows the distribution of gender-based enterprises. The female loan investment field is limited to a few traditional female spheres of activity, such as

raising poultry and milking cows, vegetable cultivation, and bamboo and cane work. Bamboo and cane work is laborious, and women are completely dependent on the middleman for buying and selling their goods while receiving a very low return.

Table 5: Loan investment field for male and female

<i>Male investment field</i>	<i>Female investment field</i>
Shop business ¹	Poultry raising
Land mortgage	Cow milking
Vegetable selling	Vegetable cultivation
Cattle business	Bamboo / cane work
Fish cultivation	
Ferry business	
Rickshaw	
Tractor buying	
Irrigation pump buying	
Other ²	

1. Grocery, pharmacy, cosmetic, fruit, hair-cutting, computer and telephone shops business, book shop, restaurant, and dried fish business.

2. GB households invest loans also for boys' and girls' education and for daughters' dowry.

Male investment fields include shop businesses, land mortgages, vegetable selling, cattle businesses, fish cultivation, ferry businesses, rickshaw pulling, tractor buying and renting, irrigation pump buying and renting. Men are able to carry out this business independently, while women depend on men. It is also apparent that men have greater access to female domain activities, while women face constraints in accessing male-managed activities. Women's investment in female domain activities is very small compared to investment in male domain activities. Table 6 shows that on average Tk. 15,661.4 (about US\$270.02) is handed over to male family members and only Tk. 1373.7 (about US\$23.7) is used by women borrowers.

Women's loan usage ranges from Tk. 0 to 5000 (about US\$0-86.2), while male use ranges from Tk. 2000 to 68,200 (about US\$34.5 –1175.9).

Table 6: Average loan use by borrower women and male family member

<i>User</i>	<i>Mean</i>	<i>Median</i>	<i>Range</i>
Male family member	15661.4	13000.0	2000-68200
Women borrower	1373.7	1100.0	0-5000

When women hand over their loans to their male family members they invest in male managed economic activities, resulting in most women losing control over their loans. As showed in table 4 that 22.2 percent of Grameen Bank women control income jointly and spend their income after mutual consultation.

For example GBP39 and her husband jointly decided that if she joined the GB her husband could buy a rickshaw while she could raise poultry and a milking cow. They also decided that her husband would make the loan repayments. But at the end of the day, when her husband returns home, he gives all the daily income to her and she makes the repayment and saves a small amount. Her husband sells eggs and vegetables in the local market and gives her money. According to her:

I grow vegetables and raise poultry and milk a cow. My husband sells vegetables and eggs in the local market. I sell the milk from my house. I keep the money with me. My husband pulls a rickshaw and each day he earns Tk.80 to 100. He gives it to me when he returns back home, and at morning when he goes out he takes what he needs. I make repayment and sometimes we save a little money. I buy fish or oil from my income. He also spends when he needs to (GBP39).

Likewise, in the case of GBP12, a Muslim woman, handed over a large amount of her loan to her husband and used a small amount for her bamboo work. Her voice reflects that her husband must buy and sell the household's productive assets. This also indicates that in the joint form of control over income, males hold the authority to control the means of production.

What he needs for tea and cigarettes he keeps, and the rest of the money he gives me. When my husband asks for money I give it to him. When he makes a profit he gives it to me, otherwise how can I run the home. I thought if he could give it to me why can't I give to him? My husband does not allow me to buy a cow or poultry from the local market. He bought land for our house. I am a woman thus my husband does not allow me to do these things (GBP12).

Similarly, some non-Grameen Bank women who jointly control their household income have managerial control of female domain activities; however, they depend on male family members to market their products. This is clearly seen in the case of NONGBP45, she cultivates vegetables, raises poultry, milks a cow, and raises a variety of fruit in her garden. Her husband, or a male neighbour, sells her products to the local market. Sometimes she sells from her house. Her husband cultivates paddy

with the help of two sons. She has borrowed money from a Grameen Bank woman borrower and they jointly make the repayment. Her voice:

I borrowed money from a neighbouring woman who got loans from the Grameen Bank. My husband and I organise her repayment and she returns it to the Bank. After cultivation, my husband works as a daily labourer. Last year and also this year I grew many vegetables. I sold them from my house and sent them to the market with my husband. All the money my husband gave to me. Sometimes my husband asks for some money. I spend for the household on things like children's education and debt repayment (NONGBP45).

In general, these cases show that a few Grameen and non-Grameen Bank women who are involved in production and management within female domain activities jointly control their household income. But they depend on males for buying and selling their products.

As Whitehead and Bloom (1992) have argued, the gender division of labour implies interdependency between men and women in both productive and reproductive spheres, creating the need for an exchange of goods and services; however, there is no reason to assume this exchange is sharing. This notion of interdependency, I argue, further makes women dependent on men and preserves the division of labour in which women are already subordinated. Kabeer (1998), for example, questions the notion of interdependence between household members when men dominate in the distribution of authority and decision-making while women are treated as highly dependent on them.

Since they lack market knowledge, information, and negotiation skills, women frequently depend on men even when they invest loans in female domain activities. For example, in bamboo or cane work, the middleman brings the bamboo or cane into the village. Husbands pay money and bargain with the middlemen. Women bring the bamboo and cane into their house after negotiation and payment by their husbands. Thus their enterprises may collapse in the absence of a male and women become even more vulnerable. As Kabeer (1998) argued, the gendered division of labour is a common practice where women's purdah constrains her participation in the public domain. This limits their choices of investment and their ability to carry out market transactions.

On the other hand, present study found that loan investment in male enterprises results in women being unaware about things, such as how and for what purpose the loan is being used. They are also deprived of acquiring the skills of negotiation in terms of buying and selling, which could enhance their courage and confidence.

Generally, most women hand their whole loan to male family members for investment in their enterprises. As shown in the case of GBP15, her husband sent her to the Grameen Bank for loans and she handed them all over to her husband. She has no say in her loans. Her husband for a grocery shop business used her first loans. Other loans were used for buying shallow irrigation pumps, which were hired out to farmers. Her husband holds both business and household accounts and he makes all the decisions on these matters. Her voice:

My husband sent me for loan to the Grameen Bank. Before he sent me to my parent's house for money. He uses loans for his business. Where he does business and how much he earns I do not know. My husband doesn't like if I ask what amount he earns. What can I do? I am a woman. I stay at home and I do the housework. I am afraid of my husband and also the Grameen Bank sir (GBP15).

This practice of patriarchy is widespread and is analysed later in this chapter.

There are also corresponding studies which show that most women in credit activities have no control over their loans. For example, Montgomery et al. (1996) found only 25 percent of women kept household cash income themselves before and after joining credit activities. She noted that access to credit did not change the management of household cash income. Similarly, Goetz and Gupta (1996) found that only 37 percent of women borrowers had significant control over their loan use. Rahman, A (1999) found 60 percent of GB women passed on their entire loans, or most of them, to men and had little or no control over their capital investment. He also reported male family members, particularly husbands and sons, controlled 78 percent of loans. Men exercise power over women and take control of all household income. As Kotalova (1993) found, handling money is the 'man's job' which is culturally constructed, and men and women learn this from early childhood. Similarly, Goetz and Gupta (1996) pointed out that men appropriated women's loans because it was culturally acceptable that cash handling or control, especially when it is large amount, should be a male activity, assuming that men have greater ability to control these activities.

As previously mentioned in this chapter, women's access to, and control over, productive assets are considered important indicators of women's empowerment. The concern here is to examine whether the Grameen Bank loans assist women to acquire, access, and control productive assets.

Mies (1984) explained that in Bihar, India, when landless women got land rights in the struggle for land ownership, their speech included 'now we have the land, we have the strength to speak and walk'. Todd (1996) found that access and control over land increases women's contribution to the household as well as her influence on the sharing of power in the family.

Women's Access and Control Over Land

According to table 7 only four women out of 45 in the Grameen Bank had land registered in their own name. But none of these four women had the land registration equally shared with their husbands. As table 7 also shows, 12 Grameen Bank households had land registered in male family members' names, in particular, the husband. On the other hand, seven men in non-Grameen households made land registration in their own name. Women's voices indicate that men get priority in land registration, even though women provide capital and labour.

Table 7: Land purchase / mortgage between males and females in Grameen and non-Grameen Bank households.

Participants	Land purchase / mortgage		Household did not purchase/mortgage land	Total
	Women borrower	Male family members		
GBP	4	12	29	45
NONGBP	2	7	36	45

Land registration in a woman's own name is considered security for the future especially in the absence of a husband; it is also seen as their husband's acknowledgment of their contribution to the household economy.

In the case GBP12, each year she gets loans and hands them over to her husband. She uses some of her loans in female domain activities while her husband uses most of the loan in his male domain activities. She registered only four decimals of land in her own name.

My husband bought 10 decimals of land for a homestead. Four decimals were registered in my own name and six decimals were registered in my husband's name. My husband said, after his death, our sons wouldn't say anything if my signature was on four decimals of land. They will not ask why they have to feed and look after me. When boys grow up and marry we need to give them land. After that they do not look after their parents (GBP12).

The four Grameen women who had land registered in their own names had no say or power over their land. The access, control, management and marketing are passed from husband to son when a woman buys land. Men have the power to control land and benefit from the land because tradition gives men a position of authority over land. With women's involvement in credit, this power relation does not alter. Kabeer (1998) found that land occupies a special status and security and is considered the embodiment of wealth, and has largely been seen as a male asset in Bangladesh.

Another case of GBP11 reveals gender imbalance. Before joining the Grameen Bank, she and her husband suffered scarcity every day. After getting a loan she handed it over to her husband for a business. She invested a little for female domain activities. Slowly they made progress by their hard efforts. Her husband bought 3200 decimal lands. Only 10 decimals of land was registered in her name and the rest was registered in her husband's name. Her husband negotiated with the landowner and he provided money when he bought the land. He also negotiated with the labourers and he gave them wages. All these activities are related to access, control, and negotiation and are conducted by her husband. She does not know the location of the land that her husband bought, or the cost of it. Her involvement in accessing credit to purchase land does not alter the gender power relationship in the household. In addition, her husband keeps the money and his spending comes from the sale of paddy cultivated on her land.

Women also lose their land when their husband dies because restricted mobility prevents them from accessing and managing the land on their own.

As discussed in the previous section, in the case of GBP13, she had no way to survive after the death of her husband. She felt she faced an ocean in front of her. Her husband had owned a small plot of land but she could not access, control, or manage it. If she gave it to a farmer for share-cropping he would not cultivate it properly, because she was a woman and a widow. After a few days, her brother-in-law fraudulently registered the plot in his own name and took all the harvest.

When a woman has access to land but no ownership, she is really vulnerable in the patriarchal society. This is seen for instance, in the case of GBP7.

She was very poor with two children. She was involved in the GBP for 12 years. She lived in a separate house in the same homestead as her parents-in-law. Her husband worked as a wage labourer in the city. She raised poultry and milked a cow with a GB loan. For many days she ate very little, or went without food. When it rained at night, she and her children were wet, because her husband could not provide a house with a tin roof. She took a house loan from the GB and built a house. She made most of her loan repayments through hard work. The whole night she processed rice and in the morning sent it to the market. In the meantime, her husband married another woman in the city. When her father-in-law heard that her husband had again married, he forced her to go elsewhere. She had nearly finished the bank repayments on the house loan. When she took the loan she gave the homestead deed of her father-in-law to the bank as required. The bank said that since she could not finish her repayments the bank would keep the homestead deed. She requested the Grameen Bank management to keep the homestead deed in the bank when her husband married in the city and also requested them to tell her father-in-law that it was her house and she had built it with the bank's loan. Her father-in-law, in the presence of the Grameen Bank staff, organised a village council meeting. The bank claimed the rest of the repayments in the village council meetings. The village council and the bank's management decided the bank should give the homestead deed to her father-in-law if he would make the rest of the bank's re-payments. She had built the house by her own hard efforts. She knew that after finishing repayments, the house would belong to her, and she would have a roof over her head. But after the village committee judgement she was forced by her father-in-law to immediately leave the house. She left the village and went to another district. Now she is working there in a stone-breaking field.

Her father-in-law and her husband are the legal owners of the homestead. She has no ownership rights. She built the house with a Grameen Bank loan and provided hard labour and time without bringing about any changes to her life; instead, it made her weaker and more vulnerable. For seven years, she provided hard labour each day and spent her energy and time on making bank re-payments. Nevertheless, she could not change her situation because traditionally men have the power to control and own land.

Women's access to credit activities gives more power to men in the matter of land ownership. Men register the land in their own names. This practice gives more power to men to exercise in the household.

In the case of GBP17, her husband was a day labourer earning just Tk. 50 to 80 daily; too small an amount to keep their family. When he became sick, he could not work. GBP17 joined the Grameen Bank and took a loan to rent a grocery shop. She invested some of her loan in female domain activities. Her husband's income was spent on household expenditure. Each day they saved a small amount of money for buying a homestead. From morning to night she performed credit activities, household duties and childcare. Her husband bought 5 decimals of land for their homestead and registered it in his own name. The shop was rented with her credit and she made bank repayments. But she provided capital and double labour in her credit activities.

Women became frustrated when their husbands used their loans to buy land in their own names. GBP19 voice indicated that she became frustrated when her husband purchased land in his own name with her credit. She took a loan and handed it over to her husband for a cattle business. After successfully making a business profit, her husband built a house and bought land in his own name.

I gave a loan to my husband and he bought a cow. He cultivated our land with this cow and made a profit. Then I took Tk. 5000 and bought two calves. I raised those calves and after one year my husband sold them. In this way my husband bought four decimal of land in his own name. I have no need to buy land in my own name, I said as long as I will live I will take credit and give it you, with no need for anything for me. He is a man, and I am a woman, thus he did not buy land in my name. I am working hard. My husband bought poultry, I raised them and made bank re-payments (GBP19).

Her voice reveals that her husband made progress with her credit but her labour was not recognised. She said, 'I will give all my loan money to him as long as I am alive, as I have no need to buy land in my own name'. This frustration increases when women see that their capital and labour are not recognised. Existing gender power relations become stronger. This system undermines women's ability and keeps them in an inferior position. This inferiority affects them psychologically and makes them believe that as women they have no rights to buy and register land in their own names.

It is also observed in my research that when a woman wanted to buy land she was always forced to put it in her husband's or son's name instead of her own. A son is considered an economic security for the future or a family asset because he always remains in the family and contributes to the household income. In contrast, a daughter will move to her husband's house after marriage. One fear is that the daughter will get a greater share of her mother's property. Kabeer (1998) found that land registration in the mother's name ensures that her daughter will get a share of her property. As a result, preference is given to the husband's or son's name for future security. This practice of male priority further affects women's psychological being in creating a need for male support at each stage of their lives. They cannot run their lives on their own. Even when a woman buys household assets with her own earnings she cannot claim them as her own. There is a visible, and sometimes invisible, perception that men should be the owners of the means of production and household assets.

As Agarwal (1989) argued, ideological constructs directly exclude women from the main means of production and place restrictions on women's visibility and mobility in public spaces. Cultural norms act as barriers to women claiming access to any land, even when they are legally entitled to it. Rahnuma Shehabuddin (1992) pointed out that cultural factors, which privilege brothers and husbands, prevent women from becoming independent property holders, even though there are no institutional or legal obstacles to this.

Rickshaw and Tractor Purchase

Household purchases of productive assets, such as rickshaws and tractors, are also productive assets. In virtually all cases, these assets are registered in the male name. Men also manage these assets and control the income. In the case of GBP3, she handed over all her loans to her father. He purchased a tractor in his own name. He bought the tractor to set up a business renting it to the villagers. GBP3 does not know who hires the tractor or for what amount. She and her mother make bank re-payments by raising poultry. A similar practice is also observed among the case of non-Grameen Bank households. However certain resources, particularly poultry and goats and sometimes livestock, are considered female assets.

Acquiring Livestock and Poultry

Women borrowers are more likely to use their loan for traditional female domain activities. Table 8 shows the percentage distribution between Grameen and non-Grameen Bank women for acquiring livestock and poultry. A higher percentage of Grameen Bank women are owners of livestock and poultry, compared to non-Grameen women. The P value shows there is no significant difference in the case of ownership of cows and goats. Also a higher percentage of Grameen Bank women owned poultry and this is a significant difference.

Table 8: Grameen and Non-Grameen Bank women by ownership of livestock and poultry (percentage).

Number of livestock and poultry	Grameen N =	%	Non-grameen N =	%	Chi square
Cows					
0	23	51.1	29	64.4	<i>Chi square =2.44</i> <i>P value = 0.29</i>
1	15	33.3	13	28.9	
2	7	15.6	3	6.7	
Goats					
0	28	62.2	37	82.2	<i>Chi square =12.01</i> <i>P value = 0.06</i>
1 - 2	2	4.4	1	2.2	
3+	15	33.3	7	15.5	
Poultry					
0	6	13.3	17	37.8	<i>ChiSquare=22.95</i> <i>P value= 0.0003¹</i>
1 - 5	16	35.6	25	55.6	
6 - 10	23	51.1	3	6.7	

1. Significant difference

Most women borrowers use their loans to purchase cows or calves, goats and poultry. Traditionally, women are already involved in these activities and they hold these assets themselves. Yet loan investment in these activities, and ownership of this traditional form of asset, does not consistently change household gender relations. Kabeer (1998), for example, found that, traditionally, rural women already raise poultry and livestock, and this is considered a relatively independent source of women's income. Hence, increasing the number of these assets does not mean an alteration in the women's position.

Similarly, Goetz and Sen Gupta (1996) found that providing loans to women simply increases their labour burdens without increasing their control over income and productive assets. As Agarwal (1989) argued that in the marriage practices and cultural norms of post-marital residence, all these factors reinforced the disinheritance of women from their legal claims to agricultural land.

In his study, 'Searching for Livelihood Security: Land and Mobility in Burkina Faso', Breusers (2001) found that access, control and benefit from land is related to the process of negotiation and management. Sharma (1980) found in her study, *Women, Work and Poverty in North-West India*, that purdah makes it difficult for a woman to control and negotiate about land as effectively as a man. Thus, buying land in one's own name does not fundamentally change women's subordinate position. Registering land in her own name and controlling it, as well as the ability to negotiate on her own, are two different aspects of women's empowerment. Both Grameen and non-Grameen women were vulnerable in this regard.

Grameen Bank credit further strengthens male power by giving men the opportunity to control income and register productive assets in their own name. Men control household income, purchase land, rickshaws and tractors in their own names rather than in the name of the women who brought the credit.

Women often do not know how their husband uses the loan, or the amount of profit they make. During my interviews with women they referred me to their husbands or sons for loan-related information. Their perception is that their husbands and sons know better than they do because 'money related matter is men's work.'

Traditionally, men have a strong power position to reinforce their control of income and the decision-making process, while women hold a weaker bargaining and fallback position. These fallback positions are shaped by cultural constraints before and after marriage. Before marriage their fathers, brothers or male kin control women's needs and interests. Men control their choices, access to education, and their economic activities. After marriage, most women face similar constraints and slowly their self-esteem and confidence is reduced and they become increasingly dependent on men.

For example, in the case of GBP32, who is about 35 years old, she continually faced strict control over her mobility. Before marriage, her father, brothers, mother and elders in the household, restricted her mobility. She was not sent to school like her brother but just learned how to pray and read the Quran. She was taught from childhood that she should obey her husband, look after her children, and perform household activities properly. Her father or brothers, and other male kin, decided everything for her. She was also taught that keeping silence in all cases was one of the characteristics of a good woman.

After marriage her mobility and all her needs and interests became further restricted. She was an obedient wife. Her husband sent her to the bank to get a loan. He followed a rigid patriarchal system in the household and benefited in many ways from her loan. Her voice indicates the extent her husband adhered to patriarchal domination in the household which destroyed her self-confidence and self-esteem. She has become more dependent on her husband; he is threatening to marry again and the threat keeps her in a vulnerable and oppressed position.

My husband sent me to the Grameen Bank for his business. I give all my loan money to him. Last year he made more profit, then bought a grocery shop in the local market. He made registration in his own name. If I say anything he beats me. You see my right hand? Three fingers have been broken. I cannot keep my fingers straight. My husband did it. Can I speak over my husband? He is my guardian. If I speak over him he will divorce me and will marry again. If I need anything for the household, I ask my husband (GBP32).

In the patriarchal household system, there is no difference in non-Grameen Bank women's situation. For example, NONGBP5, who passed her higher secondary

education, but after marriage her husband and his relatives strictly controlled her activities. Her husband made all the decisions and forced her to follow his rules.

I don't know how much salary my husband gets. Once I asked, he said I have no need to know what amount he got and no need to know other matters. I can't even go to my neighbour's house. There is a school at the back of my house. My husband and mother-in-law said, I am not allowed to go that way. I can't do anything in accordance with my own wish. If I do anything on my own, my husband will send me to my parent's house. Whatever my husband says I have to do. When he becomes angry I keep quiet. I don't make any response. If I respond he becomes more angry and he abuses me verbally and physically (NONGBP5).

In addition, in some cases where the husband is absent, control over women is transferred to their male kin. In the case of NONGBP13, for instance, although her husband worked overseas, he made the decisions about household income, expenditure, buying and selling assets. As for her mobility, including social activities, her choices remained under the control of her brothers-in-law.

Not only are these women dominated in material ways but also in a non-material sense. They have to respond to their husband's needs while have no say about their own needs or interests. A husband's view is that a wife's responsibility is to fulfil her husband's demands. In the case of NONGBP22, she performs a heavy workload with restricted mobility. Her needs are controlled by her husband and parents-in-law. As a housewife she must only speak in a low voice. She has adapted psychologically so that she has to respond to her husband's needs. These internalised messages negatively impact on her to reduce her self-confidence.

As discussed in chapter four 'Gender and Empowerment' that the 'power over' relates to dominant and conflicting attitudes in the practice of power. Women's access to Grameen Bank credit or any other micro-credit scheme, does not alter this dominant or conflicting attitudes of power, instead it provides an opportunity for men to strengthen their power by controlling women's loan money and expending it for their own businesses. These findings also correspond with many other studies. Mies's (1982) study, 'Women Lace-Maker in Narsapur, India', found that in home-based income-generating activities women depend on middlemen. They bear heavy work burdens, but receive low returns. Their husbands and other household members do not value their work. Similarly, Shaheed (1989) found in her study, 'Purdah and Poverty

in Pakistan', that women who adopt home-based income-earning activities are badly exploited by middlemen. They do not know the market price of the products and they receive a low price that does not change their situation; instead it increases their work burden. She also pointed out that home-based income earning reduced the need for women to 'beg' male family members for money. These two income-earning programmes and the Grameen Bank credit activities all reflect a similar situation.

In reviewing a number of studies, Kabeer (1998) found that men's appropriation of women's loans reflected pre-existing inequality in the household patriarchal system. In addition, men benefited from women's loans because they are able to use their socially conferred power to control or appropriate any new resource that enters the household. Thus women's access to credit makes little difference in changing their position.

Furthermore, women's workloads increased and control over products and productive assets remained in the hands of their male kin (Montgomery, 1996). Socially and economically, vulnerable women need to protect their marriages, which often means that they accept the decisions of men and play the role of obedient wife; otherwise they face insecurity. As Kabeer (1991a: 258) pointed out, a woman sacrifices her own interests to keep her marital life. In a society where women's subordination is so deeply rooted in the sociocultural setting and men are granted control of women, it is not possible to empower women through active participation in economic activities (Osmani, 1995). Under these circumstances the credit programme not only denies poor women empowerment, it also renders women worse off.

Conclusion

We have analysed three major factors of women's empowerment: women's economic activities, control over household income, and access to and control over productive assets. It is revealed that rural women bear a heavy workload and Grameen Bank income generating-activities further increase their work burden. The Grameen Bank micro-credit programme neither creates new fields of economic activities for rural women, nor provides them with the opportunity to use their loans in economic fields outside the home.

My research shows that women mostly invest their loans in traditional female domain economic activities. There is no difference between Grameen and non-Grameen Bank women in terms of their own control over household income. Only a minority of women in both groups control household income on their own. This study also reveals that less than a third of women in both groups control household income jointly with their husbands although they remain dependent on men for market transactions.

Most women do not know how their male family members use their loans, how much they invest, or what they earn. Providing loans to women gives more scope to men than women to buy and control productive assets. The prevailing power structure prefers men to invest in and control women's credit. While some women have access and control over female dominated forms of traditional productive assets, such as poultry and livestock, men still hold overall control in both the household and community. The prevailing cultural ideology gives more power to men to control women's loans and purchase productive assets in their own name. Women just work as intermediaries.

In this instance, for the majority of women, their economic empowerment through the Grameen Bank credit has not been generated. Women's dependency on men is not reduced by simply engaging in more home-based income generating activities. On the contrary, in some cases it has increased. Loan investments in economic activities outside the homestead and women's market access are considered critical to empowering women in the economic field. The following chapter deals with women's restricted mobility, including market access, is critically examined in relation to women's empowerment.

Chapter 7

Women's Mobility and Market Access

Introduction

My husband didn't allow me to go out when he was alive. After his death, his son does not allow me to work outside the homestead. The community will start rumours or make bad comments if I go out for work. It is also my husband's honour. It will be a sin against me after my death. Allah gave me a son. He is doing work outside the homestead. I can do all activities in the homestead, but cannot go to the market (NONGBP20).

My major concern in this chapter that women's market access is the key feature to gaining socioeconomic empowerment through credit activities in rural Bangladesh. Market access is linked with women's freedom of mobility, which creates a way for women to buy and sell their products directly to the market, increases their negotiation skills and market information. These in turn, I argue, provide women with the opportunity to exercise control over their income, and access and control productive assets.

This chapter examines with women's mobility in a broader sense, including the notions of home and homestead and its implications. This chapter also analyses the local socio-cultural practice of purdah that is related to village elite class and gender restricts rather than purdah in Islamic ideology.

The two words 'home' and 'homestead' became a crucial issue in my research in terms of women's observing purdah and their involvement in economic activities. Need to clarify the extent to which the mobility of rural women is actually restricted. As discussed in chapter three 'Women in Bangladesh' purdah restricts rural women mobility and confined at home. The question is whether rural women are involved in economic activities or confined in the 'home'. If they are confined in the 'home', how it is possible for them to be involved in economic activities throughout the day and bear heavy work burdens, as revealed in the previous chapter?

‘Home’ and ‘homestead’

Most of the literature on rural women in Bangladesh focuses on their seclusion and confinement to the ‘home’ (Todd, 1996) due to purdah practice. For example, Rozario, (1992) explained that purdah keeps women confined within the ‘home’ and prevents interaction with males who do not fall into specific categories.

However, here I argue that women in rural Bangladesh are not confined to the ‘home’ but rather to the ‘homestead’. Further, they can go outside the ‘homestead’ if they wear the burqa (a long dress, which covers their body when they venture out of the homestead).

According to the Oxford English Dictionary (1989), the word ‘home’ means a dwelling-place; the fixed residence of a family or household; the dwelling in which one habitually lives and that one regards as one’s proper abode.

The word ‘homestead’, on the other hand, means a farm for the residence and maintenance of a family occupied by the owner and his family. A ‘homestead’ in rural Bangladesh generally does not imply extensive farmland (the farmland is separated from the homestead). But most of the homesteads in rural Bangladesh are large enough to include a cultivable vegetable garden, ponds, a cowshed, and back and front yards, surrounded by different kinds of trees. Women’s economic activities are generally maintained within the boundary of their homestead. In this sense, they are not confined to the ‘home’ but rather they participate in the agricultural economy. I would like to make the point that the practice of purdah does not necessarily mean that women are economically inactive. Such an assumption creates a false impression, suggesting that the Grameen Bank pulls millions of rural women from ‘home confinement’ and gives them scope to participate in economic activities.

In what way does the Grameen Bank programme impact on women’s mobility? Do women gain courage to access the market and challenge their subordination in so far as they access their Grameen loans? The previous chapter indicated that women are

restricted in their mobility and depend on men for economic activities outside the homestead, particularly for market transaction. This section is concerned to analyse both Grameen and non-Grameen Bank women's mobility more precisely, using four categories of mobility: market access, travelling to the city, frequently visits in the local community, and occasional visits in the neighbourhood. Table 9 shows the percentage distribution of Grameen and non-Grameen Bank focussing on Muslim women's mobility.

Table 9. Grameen and non-Grameen Bank Muslim women, according to their mobility (percentage).

Muslim women mobility	Grameen		Non-Grameen	
	N	%	N	%
Market access	0	0.0	0	0.0
Travelling to city	2	4.4	1	2.0
Frequent visits to the community ¹	16	35.6	14	31.1
Occasional visits in the neighbourhood ²	27	60.0	30	66.7
Total	45	100.0	45	100.0

1. Visit neighbouring women, the natal house, participation in community programmes such as weddings, religious activities, birth ritual programmes, visit the doctor and in addition the Grameen bank women attend the centre meetings.

2. Sometimes visit neighbourhood women and the natal house, sometimes Grameen Bank women attend centre meetings, and mostly both categories of women are confined at the homestead.

Over half of both Grameen and non-Grameen Bank Muslim women pay occasional visits to their neighbours. They face strong restriction on their mobility and live in isolation. They also depend on males to make decisions about whether they will go outside the homestead or not, even during an emergency. In this case, non-Grameen Bank women are more vulnerable, and depend on their male family members. About a third of Grameen Bank women, 35.6 %, frequently visit in the community, compared to only 31.1 percent of non-Grameen Bank women. In this case a high percentage of Grameen Bank women overcome their isolation by attending the weekly centre meeting and maintaining regular communication with group women in the community.

In addition, their participation in the group-based lending activities increases their mobility in the community. Rozario (1992) found in her research in Doria village in Bangladesh, that women who were involved in income-earning activities increased their mobility because they frequently attended the Cooperative and Jute Work Society Meeting.

However, when Grameen Bank women attend the centre meeting, this actually serves the purpose of organising the bank's repayments rather than encouraging access to the market for buying and selling their products. As Rahman, A (1999) found, bank workers maintained strong client networks in order to make a loan operation succeed. Women who attend the centre meetings do not necessarily travel out of the village or have any personal engagement in market transactions.

The present study shows market access is a key factor towards women's empowerment through credit activities. This finding also corresponds with other research relating to women's empowerment through credit activities. For example, Kabeer (1998) found that in the context of Bangladesh, women's access to the marketplace is a central factor of empowerment. Goetz and Sen Gupta (1994) found that women's market access is a key factor to gaining control of their loan as well as in enhancing and increasing their self-confidence. Knowledge and information come through market access but the burden of work, fatigue and malnutrition are likely to occur when credit controls women's labour without promoting their market involvement (Ackerly, 1995).

This study found none of the Grameen and non-Grameen Bank Muslim women are allowed to buy and sell their products on their own in the local market. They also depend on middlemen, husbands or sons for market-related activities. A few low-caste Hindu widows buy and sell their products and materials in the local market; they negotiate with traders which increases their knowledge and information about local economic activities and market transactions. They acquire knowledge and information about market-related activities and this contributes to the success their business. The following cases focus on two low-caste Hindu widows' experiences in Grameen and non-Grameen funded activities and show the ways in which women's market access provided opportunities for

them to increase their negotiation skills, acquire market information and knowledge, and enhance their self-confidence.

GBP16 and NONGBP3 are low-caste Hindu widows, both are fully engaged in buying and selling their products and materials in local markets. They invest income in market-oriented economic activities outside the homestead. Their self-confidence increases and enhances their economic and social power, which enables them to challenge male dominance in their community and in the male-dominated village council.

GBP16's experiences give a deeper understanding of what is involved in challenging the sociocultural constructions through which women's lives are structured. Her experiences also reveal the ways in which her personal transformation occurred and increased her ability to control resources.

GBP16 is a low-caste Hindu woman who was empty-handed when her husband died. She was frequently pressured by her brother-in-law to leave her husband's homestead. Many times she requested them to have a small space to live with her little children. She also was not allowed to work outside the homestead without the permission of her brother-in-law. She became helpless and wondered how her children would survive if she could not work. Her voice:

I pleaded with my brother-in-law, saying that he was like my youngest brother. If he didn't care for my daughters and me that is OK. He could strike out my daughter's name, but my two sons were his brother's sons and could one day be a source of his power and influence in the community; a light in his homestead. He said I should return to my parent's house. Then I asked permission from one of my husband's cousins to work outside the homestead. I said I was starving for three days with my little children. They would die if I could not work and buy food. He said you could work outside the homestead, but you should be very careful about our lineage honour (protection of chastity). I got a little courage (GBP16).

GBP16 worked day and night to maintain basic survival needs. She started threshing rice in her husband's cousin's house. The whole day, even at night, she worked. Sometimes she got a kilo of rice, sometimes half a kilo and sometimes one plate of rice. It did not

fulfil the needs of her family. She sent her sons to the village market to search for left-over vegetables. She boiled them with salt and ate with the children. She couldn't buy oil, chilli and other spices. Her brother-in-law evicted her children and her from her husband's house. She built a little hut of banana leaves, but they took the door and walls and forced her to leave the homestead altogether. Her voice.

I asked my mother-in-law for a pot for boiling a little rice for my children. She said I should buy it. It was a very sad part of my life. In our Hindu religion when people die, clay pots are used in the death ritual. Nobody can use then after. I brought one of those and cleaned it at night so nobody can see. I cooked rice in that pot and gave it to my children on banana leaves (GBP16).

One day GBP16 went to the Grameen Bank centre and requested a woman to take her into their group. She was refused entry because she was too poor, had four little children and no male family member who could manage the bank's repayment. She requested a schoolmaster in her village to introduce her to the Grameen Bank local management so they would provide her a little loan. The schoolmaster commented to the Grameen Bank, that if the bank gave her a loan she would not be able to make regular repayments. He also informed the bank that she would waste the loan money eating betel nut.

One day GBP16 held the feet of bank manager but the Bank manager thought she was a mad woman. The Bank manager put Tk. 5 in her son's hand for some food. GBP16 further pleaded for a loan and the bank manager promised to visit her house and see whether she would be able to make re-payment or not, then he would make a decision about a loan. Her voice: 'Oh didhi (sister) I had no house, I lived in a small hut. It had no door and no wall, just a roof with banana leaves (GBP16)'.

After visiting her house the bank manager became worried and asked how she would make repayments. GBP16 asked him to give her just one chance. She again pleaded with him for a loan. Finally, he provided a loan of Tk. 2500 (about US\$ 83.3). She negotiated with the bank manager for fixing her repayments rate and sanctioning the amount of loan.

She went to the village market with her little sons and bought five-hari (one kind of measurement used by rural people) paddy for Tk.500 (about US\$16.7) and also bought

some materials for preparing and selling puffed-rice. She found a village man who wanted to lease some land. She negotiated with him about the price and leased it for Tk.1000 (US\$ about 33) for one Kani (approx 1600 square yd). Her voice:

I talked with a village man who wanted to give land on lease. I asked him the price. He said Tk.1000 for one Kani. I said I could give you Tk. 800 for leasing your land. He said 'No, market price is more than this.' Then I leased this land and cultivated it on my own.

For hours at night she boiled paddy which she had bought from the local market for a puffed-rice business. In the morning she completed the boiling and then dried it for a whole day. After drying, she carried it on her head to the local market for milling. She prepared chachi chura (puffed-rice snack) and sold it in the local market. She negotiated with buyers to sell the puffed-rice snack. Every day she negotiated and got new ideas and knowledge about how she could make more profit in her business.

She also travelled from village to village and house to house selling her puffed-rice and gathered business experience. When she sold it in the village, she exchanged it for paddy. She negotiated with the buyers. Her voice reflected how she negotiated with the buyers and how slowly her negotiation skills increased, as did her friendship with villagers, particularly women.

When I sold my puffed-rice in the village I exchanged it for paddy. Some people tried to give paddy mixed with hay. I never misbehaved with them. I said, 'You see, my puffed-rice is clean. There is no hay with it. Please give me clean paddy.' I tried to make good relationships with village women and they helped me. I could not carry all the paddy when my bag became full. I said to woman, 'You are like my sister. Please, could I keep my paddy in your house?' I would collect it at evening when I returned home after selling my puffed-rice.

This negotiation created a way to make friends, and build good relationships and cooperation that assisted the success of her business.

I travelled from village to village and sold my products. My basket became full with paddy. I also received cash money. I sold the puffed-rice in the village and at the local market. I also cultivated the leased land and planted paddy of my own. Some days I worked as an agricultural labourer on other people's land in return

for some money. After paddy cultivation, I inspected and guarded it each evening. The whole day I worked. Slowly I made progress (GBP16).

Her market-related experiences assisted her in improving her business skills. Her courage increased as she frequently negotiated with traders. After some time she rented a small shop in the local market — an economic arena totally dominated by males.

I became too tired after selling puffed-rice in the hot temperature. I could not manage customers properly. Then I bought a little shop in a corner of the market. Everyone was surprised and said, 'How clever Sonali's (my daughter name) mother has become!' I bought land and cultivated it on my own, sold puffed-rice and moa in the market and village, bought a shop in the local market, and went to the centre meetings early in the morning before other women (GBP16).

Buying a shop in the local market GBP16 gave a sense of stability in her business as well as maximising the profit. Market-related knowledge and empowerment gave her the ability to invest loans in a wider economic field: she established a grocery shop in the city market. In a few years she had made substantial economic progress. In the mean-time her children grew up and her sons finished their education and helped in the business. She purchased a shop for her youngest son in the city and provided in advance Tk. 40,000 (about US\$769.2). She made plans and supervised the decoration of the shop. Now the present market price of the shop is Tk.1, 50,000 (about US\$2,884.6). Three employees and her son work in the shop. She spent Tk.200, 000 (about US\$3846.2) to build a two-story brick house to show her economic progress and social status in the community. She also built a tin-roofed stable. She bought another shop for her elder son in the local market. Although she does not know how to read and write, she keeps accurate business accounts in her memory. Her accounting skill increased with frequent bargaining with traders and buyers. According to her:

I can remember and count by my mouth. People need pen and paper to do their accounts; I don't. I can finish the accounting before the person who is using pen and paper. You see me like this, but before taking any step I think carefully. When my husband died I never thought I would be able to bring up my children and give them education (GBP16).

Her voice indicates how she managed the education expenses for her children.

During the examinations, other parents bought new dresses, and new pens, and pencils for their children. I couldn't give anything. I couldn't even feed them properly. In this way they got their education. My daughter appeared for the Higher Secondary Examination still eating broken fried-rice. You can see, today my daughter is a great woman. Many people come to her now. I cry to God and said, 'Oh, God please show me more of your acts I want to see more!' When she got a B.A Degree I organised a marriage for her. Now she is studying for her M.A Degree (GBP16).

She established separate businesses for her two sons but she is the managing director of all their business activities. Each week she supervised her son's business activities in the local market and took an account of how much profit they made according to their investment. She is also managing director in her household. According to her voice:

After finishing my two sons' education I organised business for them and organised marriages. My daughters-in-law respect me. They listen to me. If they do not listen to me I don't care. The main key is in my hand. Both my sons are very good and they listen to me (GBP16).

Her market access and loans investment in male domain economic activities increased her knowledge and negotiation skills as well as her self-confidence and courage. She challenged the domination of her brother-in-law and the male-dominated village council.

After the death of her husband, each day she was humiliated and dominated by her brother-in-law. When she made a little progress her brother-in-law often demanded a big amount for her mother-in-law's monthly expenses. He and his mother called a village council meeting to get the amount of money they demanded. Her voice reflected how she defended herself in the village council with reason, and claimed her right of her husband's homestead.

One day my brother-in-law called a village council meeting in my house. I said to the men in the village council that it is good to see you in my house. I gave them tea and bananas for a snack. At that time I was living well. My children didn't eat leaves or burned, puffed-rice. Now we could eat rice, with God's blessing. They asked why had my brother-in-law called them. I said to them you could ask him why he called you.

I said, I have no problems now. Before, I was like a tiny bird or a cat, but now I am different; a newborn woman (If you are wise you will understand the meaning of this). I said to the men of village council that in the past you threw food in the rubbish and I collected it and I fed my children and I ate. You never came to my house or asked my brother-in-law why he evicted me with my little children from my husband's house. Then they said the bow's (housewife) speech is very strong. I said, no I didn't say anything strong. Again I said to the village council whatever your decision make I would obey, but it should be within my ability.

My brother-in-law claimed Tk. 1000 in the council meeting and pushed them to take this amount each month from me. Then I said to my brother-in-law, look your parents gave birth to you, but I stand up on my own with God blessing. Do you understand? When my husband died you didn't give me even a pinch of salt and instead you forced my children and me to leave my husband's homestead. Human beings don't forget sad times. They easily memorise the sad parts of life. But that was all right. Whatever the village council tells me I would obey. But I had one condition. They should give back my husband's homestead deed, which was in the hand of my brother-in-law (GBP16).

The village council did not ask her brother-in-law to return her husband's homestead deed. Just a few days later she found that her brother-in-law had made a false deed of her husband homestead in his name. GBP16 further challenged the village council, demanding a proper judgment regarding her husband's homestead. The village council said now she had money and could buy the land in an other place. They also said they could not do anything against her brother-in-law. Her voice reflected how confidently she challenged the village council. Her voice:

I would not leave my husband's homestead. I would regain my husband's homestead through the court. It is my husband's homestead, it is my children's right. Then I returned from the council meeting and I went to the Government land department with Tk. 2,000 and found all the documents of my father-in-law's land. I collected all the paper documents by paying Tk 2000. Now I had money, I didn't feel it was difficult to expend money with God's blessing. I had Tk.70,000–80,000 in my bank account. Nobody could take my money. I had earned this money by hard work in a life full of sadness and pain (GBP16).

She took out a legal case in the district court against her brother-in-law and mother-in-law and submitted all the documents of her husband's homestead. She negotiated with the lawyer, magistrate, and police. After a few days the court issued a notice in the name of her

brother-in-law and mother-in-law. She defended herself in the court and got back her husband homestead deed which was her and her children's right. Her voice:

The Hakim (magistrate) asked my brother-in-law about me. 'Who was this woman?' He said he didn't know. The hakim asked my brother-in-law again 'Who are these children?' He said he didn't know. Then the Hakim asked my mother-in-law who these children and this woman were. She said, I didn't know where they came from. Then the Hakim asked the children 'Who is this old woman?' They said this is my father's mother, my grandmother and this is my father's brother, my uncle. The Hakim asked my brother-in-law, 'You didn't know them, but what they are saying?' The Hakim asked me about my mother-in-law, I said, 'She is my mother-in-law and he is my brother-in-law.' All this for just three-and-a-half khata of homestead land. I won the case. Honesty never dies. It is true, honesty never dies (GBP16).

Her wider mobility, market access, and engagement in economic activities outside the homestead brought her economic empowerment and increased her self-worth and dignity in the community. Now community people respect her, whereas before they neglected her. Her voice also reflects her courage and confidence to control land in the patriarchal society where controlling land is a male matter.

Before, people neglected me. Nobody even sat beside me at the GB centre meeting. They said my sari smelled bad, but I never wore a dirty sari. I always tried to keep my sari clean, even though I couldn't feed my self and my children regularly. This was my habit. But now they respectfully say, Sonali's mother, where you are going, how are you?

It wasn't the time to build the house but I wanted to keep control of my homestead. I am strong and not a simple woman. If I died my son wouldn't be able to control and enjoy this land. I have spent Tk.2, 00,000. I don't want anything more from God. I don't want jewellery or money. I don't know how God gave me the power to do all this (GBP16).

Her generative power also changed her views of others. She helps poor people and she never turns them away empty-handed.

GBP16's experiences reflect the ways in which the male-made mechanism of domination thrust her life into deep poverty and her struggle against this domination.

It is important to highlight here that market access and loan investment in economic activities beyond the homestead gave GBP16 full control over her income. Her personal transformation occurred through frequent negotiation with traders, which increased her courage and knowledge of business. She made her own plan in a creative way as to how she would invest loans, what activities would be profitable, and how to make repayments. She made a commitment to succeed in her business and worked hard.

Her generating 'power' increased her 'inner strength' of hard work and honesty in business and her way of negotiating with traders and others. Her market access and GB credit worked as an instrument to generate self-confidence.

NONGBP3 also faced poverty and malnutrition. She is a low-caste Hindu widow. After the death of her husband she had no income source. She worked as a domestic worker. But a neighbouring woman taught her midwifery. Sometimes she got Tk.100 (about US\$3.3), sometimes she received Tk.50 (about US\$1.7) and sometimes she got Tk.200 (about US\$6.6). She also sold betel nut in the local market and village. In this way she struggled through her life with her children. Her market-related business increased her courage, negotiation ability, and critical analysis skills in business, enhanced her self-confidence and business profit. She provided education for her children by selling betel nut in the local market and working as a midwife. She made substantial progress in her business. She built a brick house. Her voice:

I needed to go to market because I hadn't an adult male to go for me. For many days my husband was sick and he couldn't do any work. I have done it all on my own. I went to the market and sold betel nut, I myself negotiated with the buyers and wholesalers. I bought household necessities from the local market. Now I am building a brick house. All the house-building materials I buy myself from the local market. Last week I bought bricks, cement and certain other materials. I negotiate with traders on my own and if they say Tk. 2800 for materials I try to make this Tk. 200 less through negotiation. I am not a loser, not a winner (NONGBP3).

NONGBP3 also needed to negotiate with males in the market, and at the village level, when she bought land and was not given the ownership deed. As a widow, she tried many times to

negotiate with the landowner with no success. She had no male who could cultivate the land. When she hired laborers to cultivate the land, the landowner ordered them to leave. She went to the village council to get her land back and failed. However, finally she went to the court and negotiated with the police, magistrate, and lawyer and got back her land.

There are no differences in the process of empowerment between GBP16 and NONGBP3 as to the way in which their power is generated. Their access to the market, and involvement in economic activities outside the homestead, have proved to be the empowering factors. As Kabeer (1998) argued, women find their sense of self-worth in their economic power when they invest in their own enterprises outside the homestead, and are able to turn away from the demeaning forms of domestic work and waged labour.

Although high caste Hindu women have no market access, they nonetheless enjoy freedom of mobility in the community and frequently travel to the city. For example, GBP4 is a Hindu high caste woman about 35 years old, who frequently visits the neighbouring women and travels to the city. She negotiated with the traders in the city when she bought a rickshaw for her husband. Although her husband accompanied her, she played the major role of negotiation with traders to buy the rickshaw. Her voice:

Some people told me that there was a rickshaw for sale. My husband said that he wanted to buy that rickshaw. I went with my husband to the city for buying it. I asked the owner of the rickshaw, 'What is the price of your rickshaw?' He said, 'Tk.4500.' I asked, 'Can you make less?' He said, 'No, I can't make less.' I asked, 'Can you make less taka 100?' He said, 'I couldn't make it even four ana (four coins) less. If you give me taka 4500 you can take this rickshaw.' It was a new rickshaw, so I bought it for Tk. 4500. Now my husband pulls it in the city (GBP4).

She has no local market access for buying and selling her product on a regular basis. She was accompanied by her husband when she went to the city market.

Some young married Hindu women and some unmarried girls are completely restricted to their household. For example GBP7, a Hindu young married woman, has observed her mobility strictly is controlled. Her talking and visiting with neighbouring women is

strictly observed by her mother-in-law. Her husband's attitude is that after marriage a woman should obey and listen to her husband.

I observed that none of the Muslim women had market access to buy and sell their products or materials. They all depend on middlemen or husbands or sons to perform these major money-handling activities. In the group discussion women thoroughly discussed that their lack of market access was a key barrier for changing their economic condition and gaining power to stand on their own. According to participant 1's voice:

Apa (sister), it is a big barrier in our society that we are women and we cannot sell our products in the market. For example I am raising 10 poultry but I cannot sell eggs at the right price. I wait for people when they will come and buy eggs. I get lower prices than the market. Yes, I am a loser. We are doing hard work but we cannot make profit. If I want to make profit I need to go to the market, don't I (participant 1)?

When a middleman does not buy their products, women depend on their husband or sons. Rural women mostly depend on their little sons for buying and selling. They cannot properly negotiate with traders and consequently they return home with unsold products, adding to their dependency on middlemen. This means women are badly paid for their products and often do not get the regular payment for finished goods. Later payment does not solve women's immediate financial problems, particularly concerning repayments to the bank. The result is they borrow to make the bank's repayments. According to GBP10:

A middleman comes to my house when I finish my bamboo products. He gives me a very low price. I send my products to the local market by my son when a middleman does not come. I get cash money when I send to the local market. But when I sell from the house the middlemen give money later. My son cannot bargain properly with the traders and some-times returns home with unsold bamboo goods. Then I borrow from a neighbour and make repayments (GBP10).

Further, participant 1's voice in the group discussion shows that women's market access is the key indicator of their empowerment.

I can control my income if I can sell my products in the market on my own. It will give me more power and value. I can keep and spend my income on my own. How

will I do business and make bank repayments, if I cannot go to the market? (Participant 1).

In the same way, non-Grameen Bank women face similar constraints. They also perform hard work to generate an income and depend on male family members for marketing, or selling their product from home to middlemen and getting low prices. NONGBP24's voice:

I make hand fans from tree leaves and sell them from my house. I can make very nice hand fans. Each fan I sell for Tk.10–12. The people buy from my home. If I can sell in the market, it will be more profitable. I buy the leaves from my neighbour. I buy one red colour and another green colour. My son, sometimes my grandson, buys colour from the local market. When I send hand fans by my grandson he sells them at a very low price. He is a little boy and cannot talk properly to the people (NONGBP24).

This evidence shows that restricted mobility, particularly lack of market access, is the main barrier to women's empowerment through credit activities. Women depend on males for undertaking these financial activities and lose control over their income. They are paid very badly when they sell products from their household through middlemen. Kabeer (1991) and Lindenbaum, (1981) argued that men have access to social and economic power by their class and gender positioning, but women remain largely confined to the household and are disadvantaged in accessing knowledge, information and market-related activities.

Within this system of women's restricted mobility, women become dependent on men, and male economic and social power further increases. Men have greater market access and a wider field of investment. They use these advantages to generate their economic power by using women's loans. On the other hand, women become more vulnerable when they do not use the advantages men have, to invest their loans in a way that will change their economic and social conditions.

GBP22 and GBP25's experiences show the ways in which women became more vulnerable and how male power structures are further strengthened in the household and community.

GBP22 has four sons and this increases her courage and confidence in the household as well as in the community. Her husband worked on a daily basis and spent money for cigarettes and tea with friends. She could barely manage one meal for children.

She made a decision to join the Grameen Bank programme to buy a milking cow. She made a commitment to pull her family out of poverty and malnutrition, but her restricted mobility became a major obstacle for her success. She could not use her loan in economic activities outside the homestead until her sons grew up and invested her loan in male domain activities. Her voice:

Before, I just used loans for a milking cow. I could manage the bank's repayment and with a struggle managed the expenses for my children's education. When my elder son finished his education, he got training as a village doctor. I thought I would get a loan and organise a pharmacy business for him. My realisation was that I could make more profit if he could organise a business in profitable way. I got a loan and he organised a place for his shop and bought medicine. After some days they started making a profit. Now there is more profit because both my two sons are now doing business. My other two sons also do business in the city. Now they make decisions on their business (GBP22).

When her sons invested the loan in male dominated economic activities they made substantial progress but, given her restricted mobility, she will always be dependent on her sons. However, while the loans strengthened her son's position economically, her power increased socially because she was known as a mother of four sons who established their business in the city and built a brick house in the village.

On the other hand, when we closely observe GBP25 we see that, unlike GBP22, there is little chance for her economic prosperity. She has five daughters instead of four sons. When GBP25 received a bank loan she decided on her own how to invest in income generating activities. Her husband was elderly and was not able to take a big repayment risk. Restricted mobility prevented her five daughters from accessing education and economic activities outside the homestead. She used her loan in a home-based, small dried fish business. Her husband bought dried fish from the city market. They also leased land with a second loan. Her husband negotiated with a landowner and hired labour for

cultivation, but she paid for all the activities with the absence of her husband when he went back to his work in the city. She could not spread fertilizer and was forced to hire labour and gave wages even though she was a poor woman. Her five daughters stayed at home and depended on their poor parents for basic needs.

In contrast, GBP22's sons went to the market, sold her products, and bought materials. Also GBP22 did not hire labour for cultivation because her sons performed these activities. She saved money and invested in other activities. They became assets, and a significant economic and social power. After finishing their education they invested loans in a male-managed businesses. Two sons made a profit with a pharmacy business and the other two sons started a grocery business. They bought a shop in the city and spent Tk. 200,000. They also bought land and cultivated paddy. The bank offered them more loans for investment.

On the other hand GBP25's daughters could not make any contribution to their parents household, and not only that, their parents suffered tremendous frustration and tension at the thought of having to raise huge amounts of dowry for their five daughters' wedding arrangements.

I bought a small calf with my third loan. After two years the calf became a cow and gave birth to a calf. I sold my cow for Tk 10,000 and also I sold a calf for my elder daughter's dowry. What could I do? I had no other things I could use to arrange a dowry. I saved Tk. 10,000. I gave it all for a dowry. I provided Tk. 20,000 and also a finger ring, a hand clock and a tape recorder for my son-in-law. I also provided pillows, a mat, and a sari for my daughter and an umbrella.

After a few days my son-in-law started to abuse my daughter, demanding more dowry. He sent my daughter back to me. How can I manage a dowry again? I starved for three days but I could not stop the Bank repayments. I couldn't tell my problems to the Bank. I was starving and my five and seven year old daughters were starving. A woman understands me, and I borrowed Tk. 50 from her. Mainly I cut down on food and other expenses when my husband sends some money for food. I tried to save Tk. 200 but it is hard to save even Tk. 100 and make repayment (GBP25).

The bank staff and management are brought up within this social structure and they carry it into their lending system. Thus when GBP25 proposed another loan the Bank didn't

sanction it. However GBP22 was offered a further loan, because the Bank knew she had four sons and could invest a loan in male dominated activities, which is seen as more profitable particularly to the bank.

I proposed another loan but the bank manager said that if they gave me a further loan I wouldn't be able to make repayment. What can I do? Now Allah has given me a big disease. I can't work harder, but I need a further dowry for my elder daughter. I also need a dowry for my other daughters. How can I manage? Last night I said to my daughters they could die or live I don't know. Sometimes I can't breathe properly (GBP25).

Similarly, Schuler et al (1996) found a woman's status increases in the household and community after giving birth to sons and her husband starts to become affectionate and reduces violence — particularly beatings. The bank strengthened this existing patriarchal power hegemony, and did not address the main root of women's poverty and malnutrition because of the fear of endangering the institution's sustainability. Jahan (1983) found that the patriarchal, patri-local and patri-lineal society of Bangladesh, shaped by socio-cultural values, particularly by restricted mobility which sanction a rigid gender division of labour and segregated women, imposed and encouraged a male bias of supremacy. Present research found women's restricted mobility is much more related to local sociocultural practices rather than to the purdah practice of Islam. The next section illustrates how Hindu and Muslim women experience constraints of purdah in local socio-cultural practices.

As discussed in the chapter, 'Women in Bangladesh', purdah has a deeper meaning in Islamic ideology and does not necessarily mean sexual segregation. Instead it means that women are to observe privacy when they are in public places. The real practice of purdah in Islam¹ can be empowering for women.

1. As discussed in the chapter 'Women in Bangladesh' according to the Quran, Shura Al-Nur, verses 30 and 31, both men and women will keep their physical and emotional modesty. Verse 30 said, 'Tell the believing men to lower their gaze and to be mindful of their chastity: this will be most conducive to their purity and truly God is aware of all that they do'. And verse 31, 'Tell the believing women to lower their gaze and to be mindful of their chastity, and not to display their charms (in public) beyond what may (decently) be apparent thereof: hence, let them draw their head-covering over their bosoms'. This does not mean that women will be confined in the home and not allowed to participate in paid employment outside the home or be denied access to education.

It protects their sexuality while at the same time allowing them to be mobile and independent. The male dominated social order uses religious justifications to restrict women's mobility, which devalues women's position in both social and economic spheres. In what ways the local sociocultural practices create barriers to generate women's empowerment is discussed below.

Local socio-cultural practice of purdah

As I discussed in the previous section and chapter three 'Women in Bangladesh' that the locally used meaning and practice of purdah strictly confines women to the household and restricts their mobility. The present study found some local sociocultural factors of women's restricted mobility. These include age, male honour and village elite gender interests.

Age

Older women enjoy more freedom of mobility than younger women. They have greater mobility in the community and some of them travel out of the village; particularly to the city or other villages. They go to the doctor and consult them on their own. They participate in community programmes.

Table 10 shows the percentage distribution in terms of women's mobility according to their age category. The age group 46 to 55 year old women enjoy relatively freedom of mobility. They travel to the city and also often visit in the community and with neighbouring women.

Table 10. Both Grameen and non-Grameen Bank women's mobility in different sectors of the community according to age group (percentage).

<i>Mobility</i>	<i>Age group N = 90</i>				
	15-25	26-35	36-45	46-55	56-65
Market access	0	0	0	0	0
Travel to city	0	0	0	3	1
Often visit the community	0	2	6	12	9
Occasional visit the neighbourhood	25	17	8	3	4

GBP25 is about 45 years old, and she frequently visits community and neighbourhood women. She even sometimes visits her husband to the city. Her public mobility increases her courage and understanding of her business. According to GBP25 voice:

When I visit to my husband to the city. I bought dried-fish with him from the city. The owner of the wholesale outlet said that I had to run my business even if I faced loss. There is profit and loss in business. We should accept both sides. If I make a loss Tk. 500 once, next time I might make a profit of Tk. 1000. Now I am a permanent customer of that wholesaler (GBP25).

Similarly, NONGBP38 is about 45 years old and enjoys greater mobility in the community and among neighbouring women. Sometimes she travels to the city. She negotiates with agricultural labourers for cultivation and gives them payment on her own.

This evidence suggests that both Grameen and non-Grameen Bank older women enjoy a freedom of mobility in the community and sometimes they travel to the city or outside of the village. Similarly, Stark (1993) found middle-aged women enjoy freedom of mobility and possess greater status and authority than younger women.

On the other hand, young girls and adult women in both Grameen and non-Grameen Bank groups, aged 15-25 and 26-35 years old, are restricted in their mobility and live in isolation in the homestead. This evidence shows younger women face more restrictions on their mobility than older women. Even their visibility and interactions with neighbouring women are controlled by male family members. They live in isolation, are

unable to acquire information or participate in economic activities outside the home, and bear heavy workloads in the homestead. Schuler et al. (1996) found that older women are less likely to be beaten than younger women.

In the case of GBP6 a young married woman, who is confined to her homestead, her husband and parents-in-law control her mobility and she is not allowed to visit neighbouring women. Mostly she sends weekly repayments to the Grameen Bank centre through her group members. Her voice reflects to what extent her restricted mobility makes her powerless.

My husband and parents-in-law do not like me to talk with other neighbouring women. They say I am a bride, I should stay at home and do house work. Each day the sun rises on a new sad day in my life. The ground cannot make any response when someone cuts it. I am a woman — I am just like the ground (GBP6).

Similarly NONGBP19 is about 22 years old, and her husband and mother in-law strictly control her mobility; even visits to neighbouring women. Her voice also reflects the 'necessity' of being confined in the household in order to be a good woman.

My mother-in-law doesn't allow me to go outside the homestead. My husband spends what he earns. I should do all work by my own but I cannot even talk with our neighbouring women. My mother-in-law said a good woman does not talk to others and does not visit neighbours frequently. My husband said what he earns we would eat, why would I visit the neighbours (NONGBP19)?

Similarly Cillier (cited in Stark, 1993) found that a young bride has no option but to settle 'happily' into her husband's home even though her status there is the lowest in the household hierarchical power structure.

Male honour

As discussed in the literature and the 'Women in Bangladesh' chapter, the local meaning of purdah includes 'honour' and 'shame'. Honour is closely related to men's status and is connected to the behaviour of women. Local practices of purdah are associated with preserving male honour in the family and in the community. According to NONGBP9:

We cannot work outside the homestead because we are girls. My brother wants his honour. If we go outside the homestead for work he will lose his honour. I cover my head for my brother's and father's honour. We have to look after my father's and brother's honour. After marriage I will wear a burqua for my husband's honour (NONGBP9).

Jeffery (1979) pointed out that women's internalised messages simultaneously devalue them and elevate them, and thus preserve the stability of the purdah system. Men's honour is attached to women's purdah in a similar way in both the Hindu and Muslim community in rural Bangladesh. Male honour in the Hindu community depends on women's 'purity and shame'. Rozario (1992) found in Doria village in Bangladesh, that the honour and status of men in the Hindu community depended on the purity of their women. Rozario (1992) and Allen (1982) argued that a Hindu woman's purity is related to her caste status, rather than purdah. But for generations Hindu and Muslim communities have lived in the same areas and this has produced cross-cultural influence. Maloney et al. (1981:61-62) argued that although Hindu women are less purdah oriented than Muslim women, in the midst of an overwhelming Islamic influence Hindu women seldom work outside their home in Bangladesh. Similarly Jeffery (1979) found, in North India, high caste Hindu women observe purdah.

Similarly Rahnuma Shehabuddin (1992) found that both the Hindu and Muslim communities have a perception that the sexuality of a bride is a threat to the stability of the family. She may use her feminine wiles to create a rift between her husband and herself. Thus she is required to practice purdah in her husband's house. Papanek (1982) found that Hindu women first experience the observance of purdah after marriage, since purdah is applied to separate the wife from outside communication. Smock (1977 cited in Rozario, 1992) pointed out that Hindu and Muslim beliefs are similar in their fear of female power and locates women's subordination in sexual segregation and dependence upon males. So the local practice of this cultural value restricts both Hindu and Muslim women from market access and protect and preserve male honour in the community.

Women's restricted mobility also gains public acceptance of male family members, particularly the ideas of the elite and local religious leaders about how well they are able

to protect women from losing their honour. Shaheed (1989) argued that women's confinement in the homestead is a public statement by men that they are capable of providing women's basic needs, which increases their economic and social status in the community. In this case village elite class and gender interest work as a powerful weapon to confine women in the homestead.

Village elite class and gender interests

The village elite's class and gender interests combine in a powerful way to keep women within the homestead and prevents them from participating in economic activities outside the homestead and making market transactions. Class and gender interests are interwoven and determined by social and cultural factors. Kabeer (1998) argued class and gender inequalities are so intertwined and all pervasive in rural Bangladesh that they are a part of the air people breathe.

The village elite oppresses the poor mainly to gain labour and political power. They exploit poor labourers at a cheap rate. In this case, poor women are a most exploited group. The elite class uses their labour as domestic workers in exchange for a meal or half kilo of rice for a whole day of working for an elite's house. Their husbands or sons work in a similar exploitative way although they get slightly higher wages because of their gender position.

Women's success through gaining economic power in male dominated business is seen as a threat to the elite class structure. It also threatens gender structure, because if poor women enter into male dominated activities and gain economic power this threatens hierarchical gender relationships.

GBP21's voice reflected that the village elites did not like poor women working outside the homestead in order to change their position. Breaking the rules of the village elite class means women can lose their only source of survival, that they cannot manage basic necessities and their status in the community. According to GBP21:

I am a woman thus I cannot open a grocery shop in the local market. There will be more profit if I can do business on my own. The rich people will say I am a woman, why am I doing this business? Women cannot do this work. They will create many kinds of problems so I will not be able to get my food and other necessities because they don't want us poor to change our condition. They will try to stop my source of earning (GBP21).

This class interest dictates the norms and prohibits women working outside the homestead. This village elite class is well off in terms of land holding and using cheap labour for their own production system. They have large kin groups, hold ultimate control over formal institutions and influence the village religious leader. Wahid (1993) pointed out that in rural Bangladesh the elite keep the poor in poverty. They also noted the village elite class constitutes the dominant force of the rural power structure. They make rules and regulations with the cooperation of local religious leaders for the suppression of the poor, which creates constraints in the path of poor women generating economic power. In different ways they create obstacles for a woman that she cannot go beyond these norms. Social criticism is one of the ways in which they prevent women accessing outside economic activities. They make rumours about a woman's moral character, creating a bad impression in the community's eyes. Consequently she is badly treated in the community as well as in the household. Participant 3's voice in the group discussion reflects social criticism as the major obstacle for their market access and the key obstacle to gaining economic power.

Will it be acceptable to local religious men if I go to the market to sell my products? The community will criticise me and make a rumour giving a very bad impression about me as a woman. It is the religious blindness of a group of people. They will tell me that my husband or son must sell my poultry eggs in the market. This is our problem. We have many problems but this is our great problem. We cannot go to the market.

Village elites influence local religious leaders when they make rules and regulations about women's behaviour, particularly women's purdah. The local religious leaders put pressure on men to keep their women in the household. Similarly Chen (1993) pointed out in her study on 'A Quiet Revolution: Women in Transition in Rural Bangladesh' that the rich can disapprove of women working outside the village and they can put pressure on the woman or her family through the religious leaders. The local religious leader

makes public speeches about women's mobility and rules and regulations about their proper manner with their males, particularly with husbands.

Women fear the breakdown of marital relations if they go against the elite and gender interests. Marriage is the only means of survival for rural women. Consequently many women sacrifice their lives in favour of their husband's satisfaction. According to participant 1:

If I am organising a grocery shop on the roadside I will lose my status, although I know I am not doing wrong because I am earning and maintaining my family. But religious leaders and other rich people will not accept it. They will force my husband to send me to my parent's house. It is a big problem.

Patriarchal interpretations of purdah over time are responsible for Muslim women's subordination today². Male leaders use different techniques and mechanisms to keep women in this powerless position, so they are unable to challenge the male hegemony of power. In this case, religion is used as an instrument of oppression. Preserving male honour by restricting women's mobility has become an effective means of subordination. All efforts are made to keep women at the bottom level of the oppressed group. Illustrated evidence shows that restricted mobility creates an obstacles to generate women's economic and social power through credit activities. It also revealed that women's restricted mobility is more linked with elite and gender interest rather than women's purdah in Islam. Reformist feminists argued that Islamic laws regarding purdah, inheritance, and divorce have been mis-interpreted in favour of men (Rahnuma, Shehabuddin, 1992). Agarwal (1988) explained that ideology plays a crucial role in the social construction of gender and, in the process, of women's subordination.

2. Chen found that most of the time the religious leader invokes the rules at the behest of the rich and the elders. The village rich or elders sit on the local mosque committee (males) and select the local mullah (religious leader), set his tenure and determine his stipend. The mullah can put his opinion but the village rich or elders have the final say.

Shaheed (1989) found that division of space into public and private does not allow an equal distribution of decision-making and authority, and that purdah politics is a most effective tool for controlling women and keeping them under patriarchal control.

Kabeer (1998) argued that restricted mobility is a central factor of women's subordination within the family and at the community level. Stark (1993) found that restricted mobility segregates women and limits their access and control over resources and also creates barriers to equal distribution of resources.

So this gender construction reinforces women to make a distinction between acceptable and unacceptable forms of activities, and as Kabeer (1998) explained, the acceptable one is the necessary form of public mobility and the unacceptable one is going to the market place. Attending Grameen Bank centre meetings and branch management necessitated some forms of public mobility, but access to the market is an unacceptable norm in the public eye because it challenges gender relationships and elite class interests.

Conclusion

From the above analysis it is revealed that although the Grameen Bank programme impacts on women's mobility to a certain extent, on a particular community level no Muslims have market access, which could increase their market-related information and knowledge and could gain them economic and social power in the household and community.

GBP16 and NONGBP3's experiences show that women's socioeconomic empowerment can be generated through involvement in economic activities outside the homestead and through wider market transactions. These generate their courage and confidence to challenge male domination in household and community.

But restricted mobility became a crucial factor to generate women's empowerment through credit activities. Although Islam allows women greater freedom of mobility the local practice of purdah restricts women to access outside economic activities at the

homestead and control materials non-materials resources. A woman's restricted mobility confines her in the homestead, which brings her males honour in the household and community.

Without addressing the root causes of women's subordination, credit further strengthens and establishes male power in the household and community. It encourages and provides more loans to women who have husbands and sons. Montgomery et al (1996) pointed out credit actually strengthens male power rather than weakens male domination in the household. The next chapter focuses on women's health and nutrition under the Grameen Bank programme.

Chapter 8

Women's Health and Nutrition

Introduction

I was empty-handed when my husband died. I wasn't allowed to work outside. I sent my sons to the village market to search for left over vegetables. When my children brought leaves I quickly washed and boiled them with a little salt. Then I fed my children. Most of the time I starved. Oh sister, what you would like to know about my woe? I built a little hut of banana leaves. My brother-in-law forced me to leave the homestead and took away the door and walls I had (GBP16).

The Ministry of Health and Family Welfare (1997) in Bangladesh stated that a vast majority of the population, especially women and children, suffer from Protein Energy Malnutrition (PEM). The high maternal mortality rate, which is 850 per 1000,000 (UNDP, 1999), reveals women's lower socioeconomic and nutritional status in Bangladesh. Iron deficiency, anaemia, is widespread among rural women and the maternal mortality rate is significantly higher among anaemic women (Gopalan et al., 1995).

This chapter examines women's health and nutrition and addresses the question of whether or not Grameen Bank credit activities empower women clients to obtain better health and nutrition. The chapter is divided into three sections. The first section deals with the Anthropometric and Dietary Assessment to determine the nutritional status of both Grameen and non-Grameen women. Anthropometric measurements such as the Body Mass Index (BMI) have been widely used in Bangladesh to identify the level of protein energy malnutrition (Hossain, M.D,1992). WHO (1995) Expert Committee recommended using BMI to determine the nutritional status of both males and females. The nutritional status of women was also assessed using dietary assessment methods, which included a Food Frequency Questionnaire (FFQ) and a 3-Day Dietary Record. Obtaining data on food consumption is essential for any nutrition-related investigation (Horwath, 1989). Each

method of nutrition assessment used in the present study is discussed in detail in the methodology chapter.

The second section deals with factors that influence women's health and nutrition. These factors emerged from the assessment of the qualitative data and include women's lack of control over income and expenditure, women's workload, debt burden, and gender disparity. The third section discusses the overall prevalence of malnutrition among rural women in Bangladesh and highlights the key causes of women's malnutrition, which are partly based on gender disparity in the socioeconomic and cultural spheres. Finally, a conclusion is drawn on the overall nutritional status of Grameen and non-Grameen Bank women in rural Bangladesh.

Body Mass Index

When adult males or females become malnourished their weight deficit increases; this is due to wasting alone. Thus for an assessment of adult nutrition and for a subsequent classification of nutritional status, I used the BMI measurement which is a widely accepted method. In assessing women's BMI according to their age category, I followed the WHO classification. Reference data was based on the first National Health and Nutrition Examination Survey (NHANES1) in the United States. BMI was calculated by dividing the weight in kilograms by the square of the height in metres. Table 1 and 2 show BMI categories under three classifications: severe malnutrition, normal weight, and over weight.

Table 11: BMI classification according to the age group 15 –24 years.

<i>Percentile</i>	<i>BMI</i>	GBP N= 36		NONGBP N = 37		<i>Nutritional Status</i>
		N	%	N	%	
<5 th	<17.38	3	8.3	3	8.1	Severe
5 th - 84 th	17.38– 26.13	5	13.8	3	8.1	Normal
> 84 th	> 26.13	0	0.0	0	0.0	Over weight

Note: Reference data based on the First National Health and Nutrition Examination Survey (NHANES1) in the United States.

Table 12: BMI classification according to the age group 25–60 years.

<i>Percentile</i>	<i>BMI</i>	GBP N = 36		NONGBP N = 37		<i>Nutritional Status</i>
		N	%	N	%	
<5 th	<18.5	9	25.0	11	29.7	Severe
5 th - 84 th	18.5 – 24.9	18	50.0	18	48.6	Normal
> 84 th	> 25.0	2	5.5	2	5.4	Over weight

Note: Reference data based on the First National Health and Nutrition Examination Survey (NHANES1) in the United States.

The BMI level was calculated and adjusted with NHANES1 reference data and the Bangladesh National Nutrition Survey (BNNS) 1995-96. BMI was classified according to the women's age group. BMI <5th percentile of the NHANES1 reference data indicates the cut-off point for chronic malnutrition or severe malnutrition (table 11 and 12). Although tables 1 and 2 show severe malnutrition was slightly higher among the non-Grameen Bank women compared to those of Grameen Bank, the women in the 25 - 60 year age range were not equally distributed. In the age range of 15 –24 years the prevalence of chronic or severe malnutrition was similar for both groups. However, the BMI classification revealed that where participants were equally distributed according to age, there were no differences in terms of severe malnutrition, normal, and over weight. Even after adjusting the age

group, no significant difference in nutritional status was found between the two groups of women. The prevalence of severe malnutrition among rural women is pervasive as shown in table 13. The BMI < 5th percentile shows a cut off point which indicates a severe stage of malnutrition.

A high percentage of rural women (35.6%) suffer severe malnutrition by BMI classification.

Table 13: Nutritional status of Grameen and non-Grameen Bank women by BMI classification.

<i>BMI Category</i>	<i>Grameen</i>		<i>Non-Grameen</i>		<i>Total</i>	
	<i>N</i>	<i>%</i>	<i>N</i>	<i>%</i>	<i>N</i>	<i>%</i>
Severe	12	33.3	14	37.8	26	35.6
Normal	22	61.1	21	56.7	43	58.9
Over weight	2	5.5	2	5.4	4	5.5
All total	36	100.0	37	100.0	73	100.0

The nutritional status was also assessed by measuring the mean (average), standard deviation, and range of BMI between the two groups of women (table 14). The mean is a mathematical measurement of the average that takes into account each individual observation. It is the most common and powerful measurement for statistical testing of the average value or the sample representation at a central location (Kirkwood, 1991 and Milton and Tsokos, 1983). Standard deviation is a measure of variability across the distribution and describes the degree of variation among the individual observations in a sample. If the standard deviation is very small then the average of the sample closely represents every individual value, whereas if the standard deviation is large it tells us there is a wide variance among individual values (Kirkwood, 1991). Range is the simplest

measure of variability and shows the difference between the lowest and the highest value using only the two extreme observations.

As table 14 reveals, the average BMI level was similar for both groups of women. However, the standard deviation of Grameen Bank women was 3.5, higher than that of non-Grameen Bank women, which is 2.6.

Table 14: Mean, Standard Deviation, and Range of BMI between Grameen and non-Grameen bank women.

Participants	Mean	Standard Deviation	Range
Grameen	19.0	3.5	12.6 – 27.6
Non-Grameen	19.0	2.6	14.6 – 27.3

This shows that the variance of the BMI level among Grameen Bank women was greater; by contrast, the standard deviation of non-Grameen women was low, indicating less variation. In terms of range the level of BMI variance was greater among Grameen Bank women compared to that of non-Grameen Bank women. The lowest range of BMI (12.6) was found among Grameen bank women where the severity of malnutrition was under the cut-off point (World Health Organisation, 1985). The lowest BMI level for non-Grameen Bank women was 14.6 which also indicates severe malnutrition and was under the cut-off point.

Tables 1 and 2 showed a high percentage of women with low BMI (< 5th percentile) reflecting significantly severe malnutrition. Other studies also show the prevalence of severe malnutrition among women in Bangladesh. For example, one study revealed that 25 percent of urban slum women in Bangladesh suffered severe malnutrition with a BMI level of <17 (Pryer, 1990). The Bangladesh Country Paper on Nutrition (1997) concluded that the birth weight of most of the babies of adolescents in rural Bangladesh was below 2.5 kg and their mother's BMI was significantly low. The BMI of women with many children was

lower than normal (Shahjahan et al, 1992). The reasons for the low BMI in adults are not clear, but it may be caused by chronic intestinal infections, nutrient deficiency, or lack of food intake (Garrow and James, 1993) A low BMI also indicates acute weight loss due to illness, inadequate food intake, and excessive energy expenditure (Akhter, 1998). However, mild malnutrition, attributable to infectious diseases, also increases the death rate (Pelletier, 1994).

The nutritional status of both groups of women in this study was also assessed using Food Frequency Questionnaires (FFQ) and Dietary Record techniques. The following section focuses on the nutrients contained in various foods and how frequently these were consumed by Grameen and non-Grameen Bank women. The nutrient adequacy and deficiency of both groups of women is also compared.

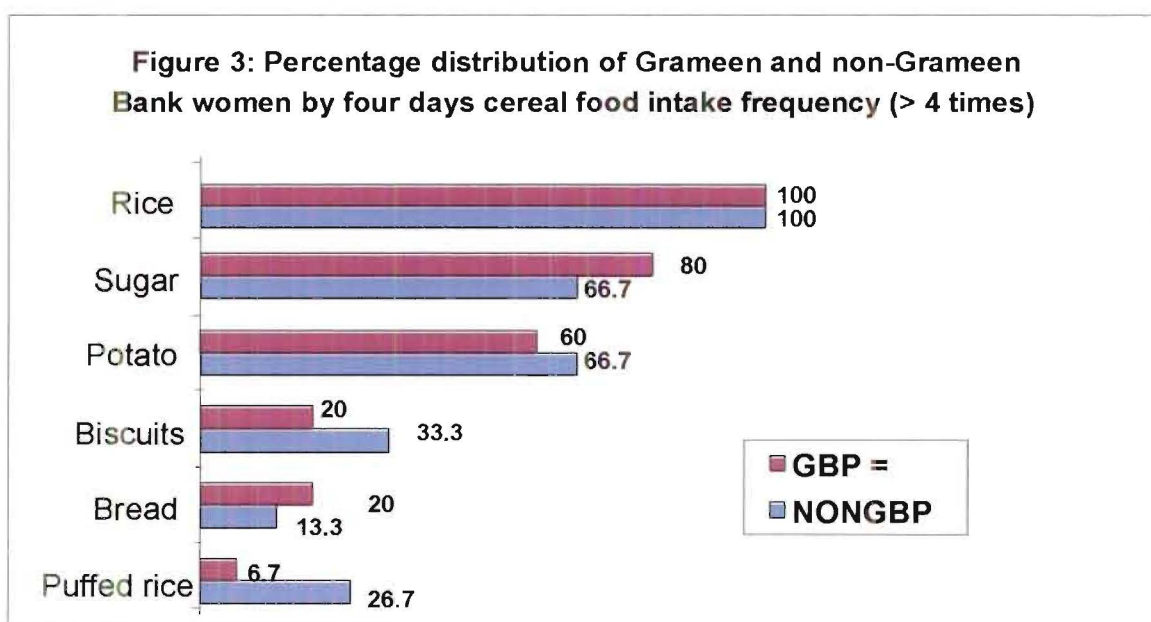
Food Frequency Questionnaires (FFQ)

FFQ techniques were used to look at how often individual woman ate certain foods over a four-day period. The questionnaire included a list of food items chosen because they were important sources of nutrient (Garrow and James, 1993). The FFQ showed which food items the women consumed most frequently. A monotonous diet of only one or two food items puts them at risk of being deficient in nutrients and calories (Sahn et al., 1988). The FFQ is a quick and easy method of assessment, giving a picture of individual food types and consumption patterns (Sahn et al., 1988).

Four days of women's food intake was assessed in five categories: none, one to three times, three to four times, four to seven times, and more than seven times. These categories indicated how often women consumed certain foods. The following figures focus on the frequency of > 4 times because these showed which group of women more frequently consumed particular food items. Four groups of food, cereals, animal products, vegetables, and fruit, were available locally, and women consumed them frequently.

Cereal Consumption

Cereals are an important staple diet for women. In many parts of rural Africa and Asia they supply more than 70 percent of the energy in the diet (Garrow and James, 1993). The Bangladesh National Nutrition Survey, 1995-96 found that nearly two-thirds of the protein of rural people was obtained from cereals and in the case of iron, 57 percent came from cereals. Figure 3 shows that the frequency of cereal consumption was >4 times within the four-day food intake period for both Grameen and non-Grameen Bank women.

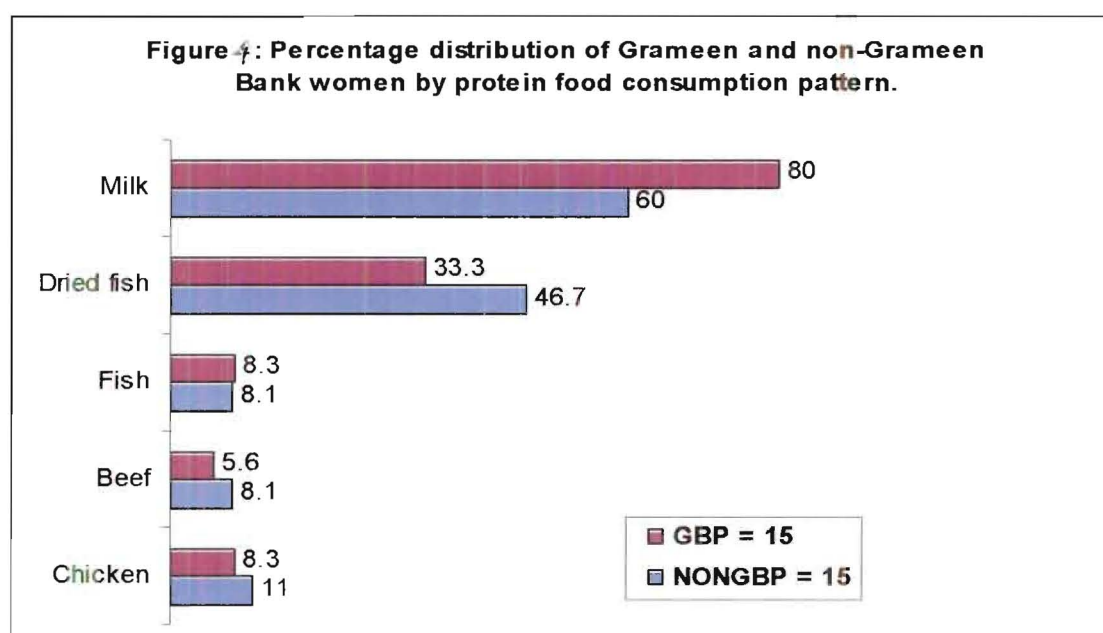


Rice forms the primary major cereal in women's diet and was consumed at almost every meal by Grameen and non-Grameen Bank women. A similar percentage of women in both groups consumed rice > 4 times. A higher percentage of Grameen Bank women consumed bread > 4 times compared to non-Grameen Bank women. According to the Bangladesh National Nutrition Survey (1981-82), sugar contributes significant energy and calcium to our diet. Grameen Bank women consumed sugar more frequently with tea compared to non-Grameen Bank women. Non-Grameen Bank women, however, consumed puffed-rice and biscuits more frequently than Grameen Bank women (figure 3). (Village women

prepare puffed rice at home by putting roasted rice in hot sand until it becomes puffed. Almost all village households eat puffed rice as a snack.)

Animal Food Consumption

The four animal sources of nutrients (meat, fish, milk, and eggs) contribute significantly to the protein requirements of our diet. Animal protein is easily digestible, supports growth and maintains the human body (BNNS, 1995-96). The consumption pattern of animal products was different for Grameen and non-Grameen Bank women (figure 4).

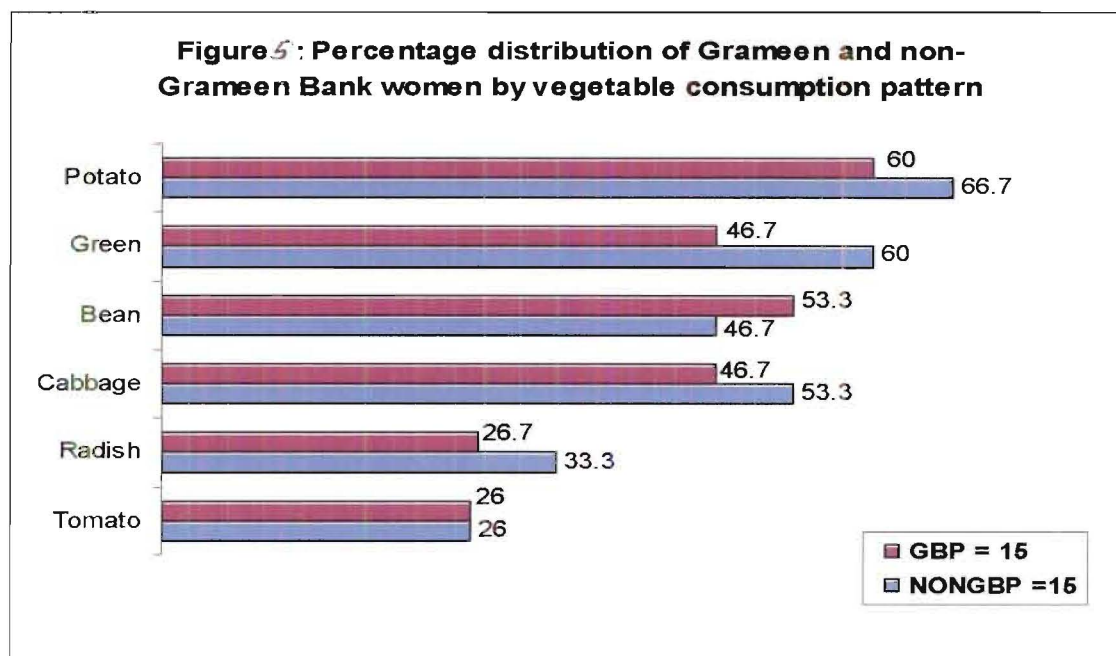


Meat and its associated fat supply one third of the total energy intake (Eaton and Konner, 1985), but in this study meat consumption was found to be extremely low for both groups of women. No woman of either group consumed meat > 4 times. Women consumed meat occasionally, although chicken and beef consumption frequency (1– 3 times) was higher for non-Grameen women. The study revealed that the consumption of animal products was reducing, except in the case of dried fish. Both groups of women consumed fish, one of the main sources of protein, frequently. A higher percentage of non-Grameen Bank women consumed dried-fish, because of its low cost and ready availability. Some women were

running dried fish businesses as a form of home-based small trade. However, two National Nutrition Surveys in Bangladesh (1981-82 and 1995-96) pointed out that fish contributes about 6 percent of the protein and 8 percent of the fat in people's diets. A higher percentage of Grameen Bank women consumed milk, mostly with tea, compared to non-Grameen Bank women. Milk and milk products are a major source of protein, fats, carbohydrate, and vitamin (Garrow and James, 1993). As women drank small amounts of milk only with tea the consumption of milk was not significant.

Vegetable Consumption

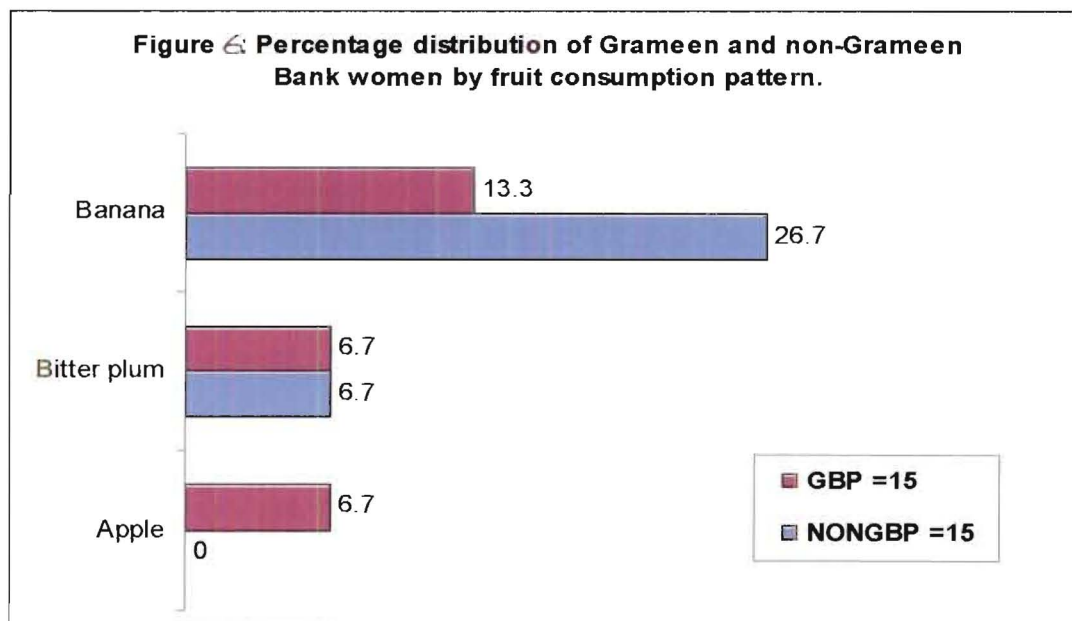
Vegetables are an important source of vitamins and minerals, contributing 90 percent of carotene and 57 percent of vitamin C to the diet (BNNS, 1981-82) and 20 percent of the iron in rural women's diets (BNNS, 1995-96). Although animal food consumption was low for both groups of women, a higher percentage of women in both groups consumed vegetables (figures 3). But the frequency of consumption was not significant. More non-Grameen Bank women consumed various vegetables such as potatoes, greens, cabbage, and radish than Grameen Bank women.



On average, potatoes contribute a quarter of the total vitamin C to our diet. Seeds, legumes, or beans are a high source of protein (Garrow and James, 1993). Potatoes had a unique place among the vegetables in the diet of women. Women consumed potatoes in the main meal with meat or fish. Both groups of women consumed beans > 4 times, but a higher percentage of Grameen Bank women consumed beans more frequently. Although tomatoes are a significant source of vitamin C (Garrow and James, 1993), this important food item was not often consumed (1-7 times) by either group of women. However, a high percentage of non-Grameen Bank women consumed greens, cabbage, and radish more frequently than Grameen Bank women.

Fruit Consumption

Fruit is also an important source of carotene and vitamin C (BNNS, 1981-82). As shown in figure 6, both groups of women consumed small amounts of fruit. Only three kinds of fruit were consumed.



Bananas contain low levels of carotene and vitamin C. Apples, considered a rich people's fruit in rural Bangladesh because they are quite expensive, are also a source of vitamin C but they are not rich in this nutrient (Garrow and James, 1993). A few Grameen women consumed apples, but none of the non-Grameen women consumed apples although a high percentage of this group consumed bananas.

The following discussion focuses on the three-day nutrient intake of Grameen and non-Grameen Bank women.

Dietary Assessment

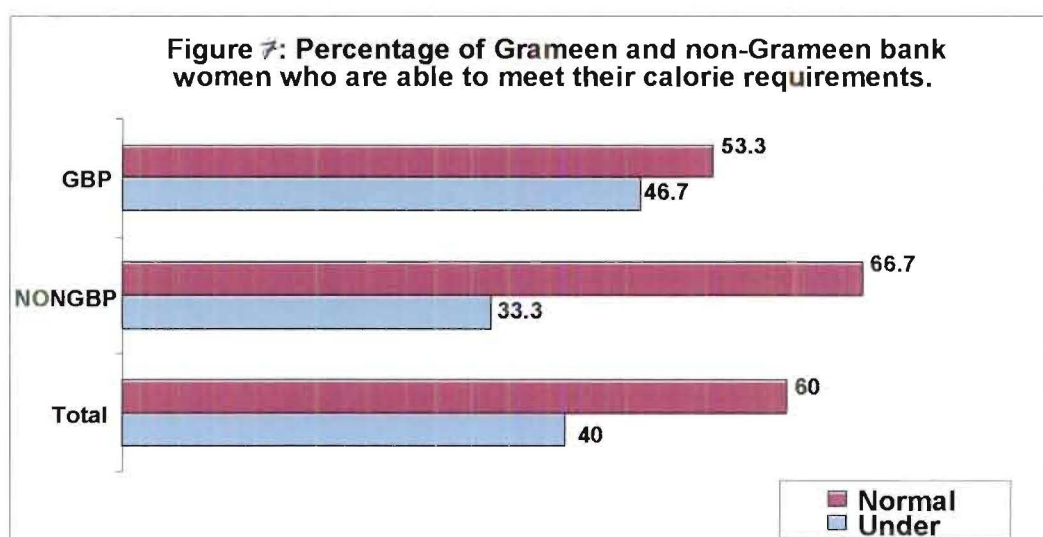
The three-day dietary assessment was done to identify the women's nutrient intake including energy, protein, fat, and iron, as well as the adequacy or inadequacy of this intake. Individual nutritional status depends mainly on the level of nutrients, particularly energy, in the diet.

The three-day nutrients intake assessment of Grameen and non-Grameen women involved weighing each portion of food before it was served. Take-away food was also measured. To obtain an accurate measurement of the normal intake all food needs to be weighed and measured over a period of time (Sahn et al., 1988). In the methodology chapter, three-day food weighing techniques are discussed in detail. However, a brief discussion is presented in this chapter. The food data were converted into nutrient values using Tables of Nutrients Composition of Bangladeshi Food and Nutrition Value prepared by the Helen Keller International in Bangladesh. The Nutrition Value of Indian Food Items prepared by the National Institute of Nutrition and the Indian Council of Medical Research was also used to calculate the nutritional value of the food. The cooked food data were converted into the nutrient value of raw food using conversion and dietary calculation guidelines prepared by the Institute of Nutrition and Food Science, University of Dhaka, Bangladesh. Both the Grameen and non-Grameen Bank women's three-day nutrient intakes were compared with the requirements for assessing nutrient deficiency in the Recommended Dietary Allowance

(RDA). In order to perform physical and mental activities an individual's diet should contain an adequate quality and quantity of all the required nutrients. Frequent inadequate intake of nutrients results in nutritional disorders (Gopalan et al., 1995).

Calorie Intake

A higher percentage of Grameen Bank women suffered energy deficiency compared to non-Grameen Bank women (figure 7). Non-Grameen Bank women also suffered energy inadequacy, but only 33.3 percent compared to 46.7 percentage of Grameen women.



A higher percentage of non-Grameen Bank women met their three-day energy requirements compared to Grameen Bank women. A total of 40 percent of rural women in both groups consumed fewer calories than their requirements. The prevalence of protein energy malnutrition among mothers in Bangladesh is pervasive (Rabbani, 1992). A majority of girls in Bangladesh, from the beginning of childhood to adolescence and the later stage of childbearing, suffer different degrees of malnutrition, particularly protein energy malnutrition and iron deficiency anaemia (Kabir and Ahmed, 1992). PEM is one of the factors, along with infection and metabolic disorders, which contributes to a decrease in the immune function (Garrow and James, 1993). In rural Bangladesh, 40 percent of

babies have a low birth weight because most rural women eat few nutrients during pregnancy (Bangladesh Country Paper on Nutrition, 1997).

Energy is essential for physical activity, growth, and rest. Individuals expend a certain amount of energy even in rest for digestion, absorption and maintenance of body temperature (Gopalan et al., 1995). When an individual consumes lower amounts of energy-related nutrients than required their physical and mental development is impaired (Gopalan et al., 1995). Severe malnutrition, particularly a lack of protein over an extended period, causes wasting and the body reserves are utilised for basal metabolic functions (Sahn et al., 1988). The imbalance between intake and requirements increases the risk of infection, contributes to poor wound healing, and increases mortality (Mullen et al., 1980 and Rombeau et al., 1982). More or less energy intake than required leads to an increase in the basal metabolic rate, as is expected from changes in body weight and body composition (Garrow and James, 1993).

Protein, Fat, and Iron Intake

Protein, fat, and iron are also essential for the human body construction and maintenance. Protein is one of the most important nutrients for building body tissues and cells, and protects our body against infection (Gopalan et al., 1995). Protein is an essential nutrient for child and infant growth, development in pregnancy, and milk output during lactation. Table 5 shows that a similar percentage of women in both Grameen and non-Grameen groups met their protein requirements. The present findings showed that on average Grameen Bank women consumed 45.8 grams and non-Grameen Bank women consumed 53.5 grams of protein. In a similar way, the BNNS in 1981-82 found that the average protein intake for rural people was 49.4 grams, and was 46.3 grams in 1995-96. The majority of women in rural Bangladesh suffer protein energy deficiency as discussed above. As one of the functions of energy is to utilise protein in body functions, a reduced intake stunts the growth rate of the young (BNNS, 1981-82).

Fats are the most concentrated source of energy and are also important for the absorption of vitamin A and carotene (Garrow and James, 1993, Gopalan et al., 1995). A higher percentage of Grameen Bank women consumed fat compared to non-Grameen Bank women (table 15). Some Grameen Bank women lived near the local market and consumed fast food, including fried bangle gram, chanachur, and oil bread (parata). It was assumed that this factor encouraged the fat intake among Grameen Bank women.

Table 15: Percentage of Grameen and non-Grameen Bank women able to meet their protein, fat and iron requirements

Intake as percentage of Requirements	Protein				Fat				Iron			
	Under		Normal		Under		Normal		Under		Normal	
	N	%	N	%	N	%	N	%	N	%	N	%
Grameen (n=15)	2	13.0	13	86.7	6	40.0	9	60.0	7	46.0	8	53.3
Non-Grameen (n=15)	2	13.0	13	86.7	7	46.0	8	53.3	7	46.0	8	53.3

Although average fat consumption is higher in Grameen Bank women, both groups of women consumed less fat than they require. A similar percentage of Grameen and non-Grameen Bank women fulfilled their iron intake requirements.

Two Bangladesh National Nutrition Surveys, in 1981-82 and 1995-96, showed that iron intake among women was increasing, but iron deficiency anaemia was not reducing. BNNS (1981-82) identified the average iron intake of the population as 23.4 grams; in spite of a high intake of iron, clinical and bio-chemical assessment showed a widespread prevalence of anaemia. Gopalan et al. (1995) pointed out that cereals, millets, lentil, and red meat are major sources of iron. These may meet the daily requirements of iron and prevent iron deficiency, but they may not be effective ways of reducing iron deficiency anaemia. Average energy intake was also estimated for both groups of women (table 16).

Table 16: Average energy, protein, fat and iron intake of Grameen and non-Grameen Bank women

Participants	Energy	Protein	Fat	Iron
Grameen	1836.4	45.8	17.2	18.0
Non-Grameen	1819.8	53.5	19.0	27.5

Although the average energy intake for Grameen women was 1836.4 kcal, and 1819.8 kcal for non-Grameen women, both groups of women consumed below the recommended daily average allowance which is 2310 kcal. Similarly, while the average iron intake was higher in non-Grameen Bank women, both groups of women consumed lower levels of iron than required. This difference is reflected nationally in a number of studies, for example, the Bangladesh Country Paper (1997) stated that 74 percent of women, and 80 percent of pregnant and lactating mothers, suffer from iron and folic acid deficiency in Bangladesh. In the urban slums in the Dinajpur district of Bangladesh, 77 percent of women were iron deficient (Kolsteren et al., 1999). The severe consequence of iron deficiency anaemia is seen in both reproductive and productive activities. Anaemia accounts for an estimated 25 percentage of maternal deaths (Bangladesh Country Paper, 1997). Iron deficiency anaemia reduces work capacity (Sims, 1994). In most cases anaemia is a consequence of malnutrition in women caused by an inadequate level of nutrients in the diet, and blood loss during the menstrual period. The extent of anaemia is significantly higher among women in all age groups compared to males in Bangladesh (BNNS, 1995-1996). Long-term iron deficiency causes impaired work capacity, risk of infection, and poor pregnancy outcomes (Gopalan et al., 1995).

In anaemic women, haemorrhaging is more severe, and in women with stunted growth obstructed labour occurs more frequently. Nutritional deprivation in pregnancy particularly affects foetal brain development from the last trimester of gestation and this continues until the second year of postnatal life (Garrow and James, 1993). Chronic malnutrition causes stunted growth and when it occurs in childhood its effects cannot be overcome in adult life (BNNS, 1995-96).

Nutrient deficiency is the main cause of illness in women. Women's access to medical facilities and their ability to meet the cost of medical treatment was also assessed which is analysed below.

Medical Expenses

Both Grameen and non-Grameen Bank women's access to medical facilities were assessed to see if women were able to use household resources for their personal needs, such as medical treatment costs. In this case, Grameen Bank women face greater difficulties than non-Grameen Bank in accessing health expenditure, due to their debt burden.

As shown in table 17 below, the average medical expenses were higher for non-Grameen Bank women compared to those of Grameen Bank women. The P value <0.005 was significant. The standard deviation (SD) of Grameen Bank women was 1098.6, larger than that of non-Grameen Bank women (SD 733.2) indicating a wider variance among Grameen Bank women. Non-Grameen Bank women were closely represented in terms of their medical expenses.

Table 17: Mean, Standard Deviation and Median annual medical expenses of Grameen and non-Grameen bank women.

Participants	Mean	SD	Median	P value
Grameen (n= 45)	653.7	1098.6	400.0	< 0.005
Non-Grameen (n= 45)	712.6	733.2	500.0	

Other studies also indicate that within poor households, women and children are often marginalised when seeking health care, adequate nutrition and education (Bruce, 1989; Jacobson, 1993; Dreze & Sen, 1995).

However, statistical evidence from this study in relation to the overall assessment of women's nutritional status using the BMI, Food Consumption Frequency and 3 Days Nutrient Intake showed that there was no significant difference between Grameen and non-Grameen Bank women. When the BMI was assessed a similar prevalence of severe malnutrition was found in both groups of women. However, in the case of food consumption frequency, the non-Grameen Bank women's position was slightly better. Inadequate energy intake was found to be more prevalent among Grameen Bank women compared to non-Grameen Bank women. More Grameen Bank women (46.7%) suffered from energy deficiency than non-Grameen Bank women (33.3%) (figure 5). The average protein, fat and iron intake was higher in non-Grameen Bank women compared to Grameen Bank women.

In other words the prevalence of severe malnutrition among rural women in Bangladesh is still pervasive. For an unexpectedly high percentage of women, their nutritional status was under the BMI cut-off point. Their health condition will worsen if their diet is regularly energy-deficient.

The question arises as to why the nutritional status of Grameen Bank women had not improved, and why their health expenditure was relatively low when the Grameen Bank credit disbursement was more than one billion \$US. An assessment of the women's experiences in credit activities showed that four major factors affected their health and nutritional status. These were: lack of control over income and expenditure, heavy workloads, burden of re-payments and gender disparity in household resource distribution. These factors are discussed below.

Lack of Control Over Income and Expenditure

Women's health and nutrition is said to be related to their access to and control of household income and expenditure. As discussed in Chapter 6, Women's Economic Activities and Control over Income, the majority of Grameen Bank women had no control

over their credit or the household income; men followed traditional cultural norms to control these aspects of women's lives. Here we will analyse the conditions under which women hand over their credit to men, and depend on them for their health expenditure and other basic needs.

In the case of GBP1 and GBP15, their experiences of credit activities were similar in terms of being subjected to patriarchal gender determined by cultural norms. Both women handed over their credit to their husbands and lost control of their credit as well as credit-related income; they are not even able to access minimal funds for their personal needs.

GBP1 handed over her loan to her husband to invest in his fishing business. Fishing is a male-dominated activity and she was not involved in the process of production, management, or buying and selling the materials or products. Her husband controlled the credit and income. She just worked as an intermediary to collect and repay the loans. She faced tremendous pressure when her husband failed to make repayments. When she became sick she depended on her husband as to whether she would have access medical care or not. Her husband bought the everyday household necessities. If she needed anything she would ask her husband, even making requests for household food and other necessities.

After the death of her husband, her condition became worse. Her struggle against patriarchal oppression took two fronts: organising the basic needs for family survival, and making bank repayments. She was not involved in the fishing business nor did she know how her husband negotiated with traders or sold fish in the local market. She explained:

After the death of my husband our fishing business collapsed. I said to the Grameen Bank sir that my husband has died; I had no other income sources in my house. I needed more time to make repayment. The Bank said there was no excuse; I should make repayment. Whatever little ornaments, I had furniture and utensils, I sold one by one and made bank repayments. I could not make two repayments because my children were starving, as well as me. Thus the bank expelled me. Now I am

working in my neighbour's house. Sometimes I get a plate of food and sometimes I get a kilo of rice and betel nut (GBP1).

Her voice shows how existing gender relationships prevented her from investing the loan herself in the fishing business and controlling the credit and the income. After the death of her husband, her health and nutrition worsened because she lost the only source of household basic requirements and bank repayments. Whatever she had she sold and made bank re-payments instead of meeting her own and her children's needs. Her BMI level was 13.5 and her weight 37 kg indicating severe malnutrition.

The World Declaration on Nutrition in 1992 stated that to improve women's health, nutrition and education is imperative so that women can participate in decision-making processes as well as having access to and control over household resources. The question is, how is it possible for women to control household resources and be involved in the decision-making process while they are rendered powerless and inferior under a patriarchal system.

In a similar way the assessment of GBP15's position in lending activities illustrates her vulnerability in the credit programme. She handed over all her loan money to her husband. She benefited very little from the loan although her burden of repayment was great. GBP15 struggled to make bank re-payments and drew on her personal savings from selling poultry, eggs, and vegetables. According to her voice:

I gave all my loan money to my husband. He does all the buying and selling activities, and all the accounting. If I need anything for the household I ask my husband. Where they do the business, how much he makes profit, I need not to know. What can I do? I am a woman; can I do this work and keep money with me? No I cannot. I stay at home and do the housework. I raise poultry and sell eggs. I cut the fuel and I send for selling in the local market. Before, I could save money and spent for myself. I could eat; I could buy oil and soup. Now I should make repayment (GBP15).

Significantly, GBP15's nutritional status was poor, her BMI level was only 15, and her weight 40 kg, indicating severe malnutrition. She also suffered a sickness such as pain, low blood pressure, and headache. Her husband made decisions about her treatment, whether or not she would go to the doctor or buy medicine. Before, she could buy medicine from her personal savings but now she had to make bank repayments.

My study found that 62.2 percent of Grameen women had no control over their loans. These findings are also documented in other studies. For example, Owoh (1995) found that women's dependency worsened because of their limited mobility and the rigid division of labour. Men's control of both credit and household income gives them control over their wives, and this exacerbates the powerlessness of women.

In contrast, women who share gender power in terms of control over income seem to enjoy better nutritional status since they can allocate household resources for their personal expenses.

In the case of GBP2, she was a married woman of about 36 years of age. She had substantial control over her credit and made decisions as to how her credit would be used and for what activities. She invested her loan herself and controlled her income. She could spend money for her own wellbeing and she made decisions about her health expenditure particularly access to treatment and medicine when she became sick. On the other hand, her husband had his own income source, which kept him from controlling her credit and income.

They both progressed economically because of their incomes. According to her:

I bought a milking cow with my first loan. Everyday the milkman took my cow milk and give money after a week. I keep money with me. After one cow I bought another and I also bought a goat. My earning became equal with my husband. After some time my husband got a good job with high salary and I got courage. With my money and my husband's salary, we built our family nicely with the

blessing of Tahkur (one of the Hindu gods). Last year I bought some jewellery. This year I went to the city to buy my sari. I can afford snacks and tea. I can spend on my own, because it is my money (GBP2).

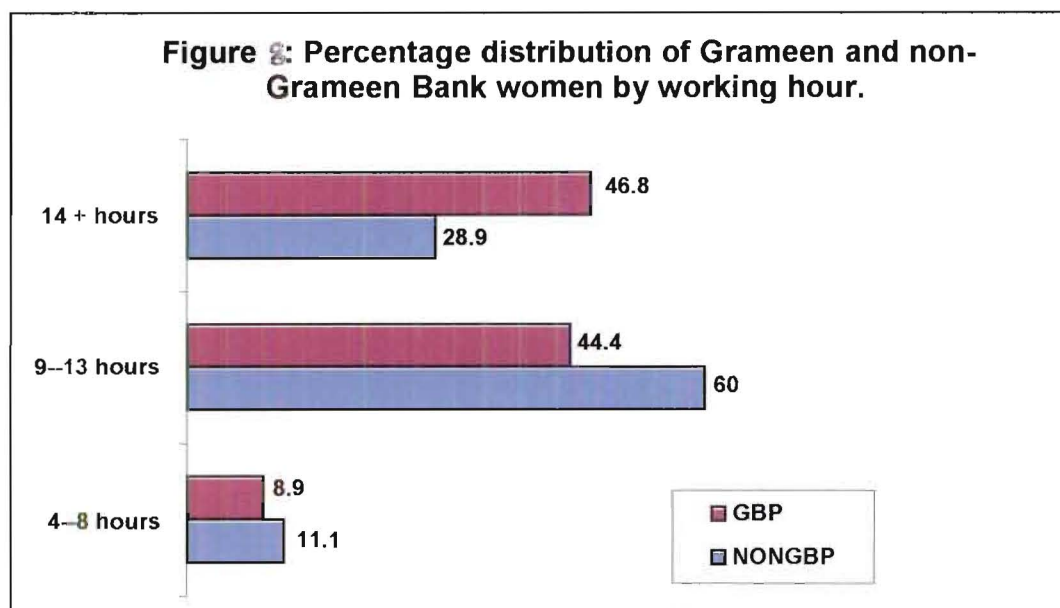
The above statement indicates that women who have control over their loans do not face problems of repayment. GBP2 could spend what she needed on herself. She met most of the nutrient requirements during the three-day intake. Her BMI level was 23.4 and her weight was 50 kg, indicating a normal nutritional status.

Access to a micro-credit programme in itself has not necessarily removed or reduced gender disparity in meeting daily nutritional requirements. As discussed in a previous chapter the majority of women have no or little control over their loans and no say on how their loan money is to be used. In addition micro-credit increases women's workload and energy expenditure.

Heavy Workload

The balance between energy intake and expenditure can be achieved through proper dietary intake and sufficient leisure time (Sahn et al., 1988). These factors are critical and need to be considered in determining the level of women's health and nutrition. Women's activities are a major factor of variation in energy requirements and intake. When these are in balance, the body will maintain good health for a long time and individuals will be able to perform economic and social activities. Considering these factors, I now analyse the quantitative data to look at differences between Grameen and non-Grameen Bank women in terms of their working hours. Then I will analyse the women's voices.

Figure 8 shows that a high percentage of Grameen Bank women, compared to non-Grameen Bank women, performed heavy physical labour.



Of the Grameen Bank women, 46.6 percent perform ≥ 14 hours work each day compared to only 28.8 percent of non-Grameen Bank women. By contrast, a majority of non-Grameen Bank women, around 60 percent, performed work 9 to 13 hours a day.

Energy expenditure, according to physical activities, depends on the nature and duration of the different activities carried out throughout the day. Energy expenditure by physical activity involving muscular work of any kind, depends upon several factors including type of movement, the muscle mass involved, and the duration of the activities. Certain activities related to small muscle mass, may require only small amounts of energy expenditure (Sahn et al., 1988). Just 30 minutes of 'very heavy' work for a 65kg man would require an expenditure of perhaps an extra 300 kcal for the resting metabolic rate, or the basal metabolic rate, whereas 8 hours of 'light' work would increase the resting metabolism perhaps by 1000 kcal (Sahn et al., 1988). Similar energy expenditure will be required for a woman who performs heavy or light over a long period. No precise technique is available for measuring energy intake and expenditure to draw an exact conclusion. But certain types of physical activity may have a significant influence on

energy expenditure, because they require a large amount of time, considerable physical effort, or expend large amounts of energy (Sahn et al., 1988).

The high degree of energy expenditure needed to perform daily activities is clearly voiced in Grameen Bank women's narratives.

In the case of GBP8, for instance, she already performs heavy work including rice processing, which involves threshing, weaning, boiling and drying, carrying and milling. In joining the Grameen Bank credit programme she increased her workload by investing her loan in raising cows and poultry, which included different kinds of activities. In addition she continued to perform household and childcare activities. According to her:

At morning I take our goat and cow to the field. Also I need to cook for my children, before they go to school. Then I collect fodder, water, prepare food and feed cows. I milk cow and clean cow house, also I need to bathing them. I prepare food for my poultry and feed them. I take them in the ponds and taking them again at home. I ploughed land, planted and tending seedlings for vegetable gardening. I also made fence for my garden. I need irrigation everyday. Everything I need to do, I do on my own. I need to collect fuel for cooking. I cannot eat with peace of mind. When I start to eat I remember all the work I left behind. Then I eat quickly and go back to work (GBP8).

All of her activities were associated with muscular work and needed large amounts of time, muscle mass, and energy. With the heavy energy expenditure she was exhausted. She could not eat with peace of mind because of her stress at having left work undone. GBP8 was a 35-year-old woman, but her nutritional status was very poor. Her weight was only 30.4kg and her BMI level was 13.45, indicating severe malnutrition, and under the cut-off point of the WHO recommended level. For her 3-day calorie consumption, on the first day she consumed 1842.7 (kcal); on the second day she consumed 1648.6 (kcal); and on the third day 1704 (kcal) which was below the recommended requirement. She worked for an average of 16-17 hours a day on subsistence agriculture, income-earning, and household and childcare activities.

There are relevant studies, which also show that income-earning activities increase women's workload. For example, Bedi (cited in Anderson, 1995) found that women who earn additional income from income-generating activities, need to work for 16 to 18 hours a day.

The work burden was more apparent among pregnant and lactating women who were involved in subsistence work, household, and childcare activities. Their workload increases after getting Grameen loans, and their working hours had a detrimental effect on their health. With the case of GBP32, she performed pre- and post-harvesting activities, poultry raising, and vegetable cultivation, household chores, and childcare. After getting a Grameen loan, her husband bought bamboo and cane for her to make bamboo dhara and cane mats. She did bamboo and cane work all day. To make bamboo dhara she needed to cut the bamboo into small pieces, dry it, then keep it under the water, pull it out from water, and make the dhara, the bamboo again and cut it into small pieces before preparing the bamboo dhara. In her lending activities with the Grameen Bank she needs to regularly attend weekly meetings and manage the repayments. Physical exercise at the centre included sitting down and standing up, although this was hard for her as a pregnant woman. Her ankles were swollen and she experienced burning urine. She believed that her ankles were swollen because she sits down the whole day to make bamboo dhara. She once thought she would die. She did not have enough time to walk. If she asked her husband for help, he would say 'You don't know anything, you just know how to eat food'. According to her:

...thus I am doing all the work, even collecting water and fuel, looking after livestock and my poultry, because I have to make repayments. I have to look after my children. They need food, clothes, and medicine. If I do not work, how we can feed them? (GBP32).

The women also reported that they resorted to passive resistance, such as 'taking ill' and 'avoiding meals', because of the exhaustion. It was observed that while struggling to

manage their weekly repayments women could not sleep at night. If they ate one meal they would abstain from the next.

Another case of hard work and credit repayment was seen in the case of GBP12. She joined the Grameen Bank before her marriage and handed over her loan to her brother. She worked hard producing bamboo goods to make the repayments. After her marriage she got another loan and handed it over to her husband, but she was not relieved from bearing the heavy work burden. Her voice:

Before, I was so beautiful. Now I became sick from continuously doing hard work. I do bamboo and cane work. We need to feed our children as well as ourselves. We have to make repayments, thus I need to increase our income by hard work. I do all the work on my own. I also need to do fuel collection, cleaning and washing, preparing spices, making a fire in the oven, cooking, feeding, bathing and looking after my children, nursing and caring for my mother-in law and other members in the family, attend to pre- and post-harvesting activities. I have to do more hard work at home (GBP12).

In general, rural women in Bangladesh already have heavy workloads and with the addition of income-generating activities related to credit, their work burden is further increased. Women work an average of 52-60 hours a week, and men work 37-46 hours a week in rural Bangladesh (Barkat-E-Khuda, 1980). Women work hard for long periods, and this becomes worse when they constantly consume less food (Sims, 1994).

Also, male bias in income-generating activities does not consider the imbalanced workload between males and females. For example, Bedi reported her observation of an income-generating project for women, noting that while women worked longer hours because of their additional activity they did not gain recognition for this hard work. Furthermore, requiring women to organise re-payments increased their already heavy work burden and energy costs. The following discussion focuses on the nature and the degree of extreme pressure faced by women in making regular repayments.

Burden of Repayment

Here need a little touch on the imbalance of the power in the relationship between borrower women and bank management which puts a defaulting woman under extreme physical and mental stress. This I observed at the Grameen Bank centre. A particular strategy was followed when a woman was unable to make repayments, and this seriously affected her health and regular food intake. Figure 9 shows how an individual woman member was surrounded by the five members of her group, the 40 women in the GB centre, and the bank management, as discussed also in chapter 9, Grameen Vision and Women's Needs. First, her group members put continuous pressure on her to make her repayment because they are liable for her loan. If her group members fail to make her repayment, then the 40 women in the centre put pressure on her to make the repayment immediately, otherwise they would have to pay her repayment. If the 40 women fail to make the repayment of a defaulting woman, her repayment is cut from her group fund, provided that other group members agree. If they do not agree, then the bank workers, with the assistance of her group, including the 40 women in the centre, can decide to take her household and personal assets and sell or mortgage them to collect the repayment. The bank workers will not leave the centre till they collect the defaulter's instalment. At each stage of this process a woman is kept under pressure to make the repayment. According to a field worker own words:

From the loan receiving date, all of our bank staff including field workers, branch managers, programme officers and area managers, also the centre chief and group chairwoman, check women's activities and regular repayment of loan. We put pressure on her group women and they make take responsibilities for her repayment. The group chairwoman, centre chief and bank workers have to certify that the loan has been used and should make regular repayment, it is not our concern who use the loan, our first concern is that can she make repayment or not. Women must start re-payments one week after receiving it (Local bank worker).

Women reported that making bank re-payments within a week of the loan investment creates problems. As a result, most of the loan is spent for bank re-payment before it is used. The zonal and head offices influence lending activities; the head office is responsible

for making policy and this is implemented through a hierarchical power relationship with the bottom-line women.

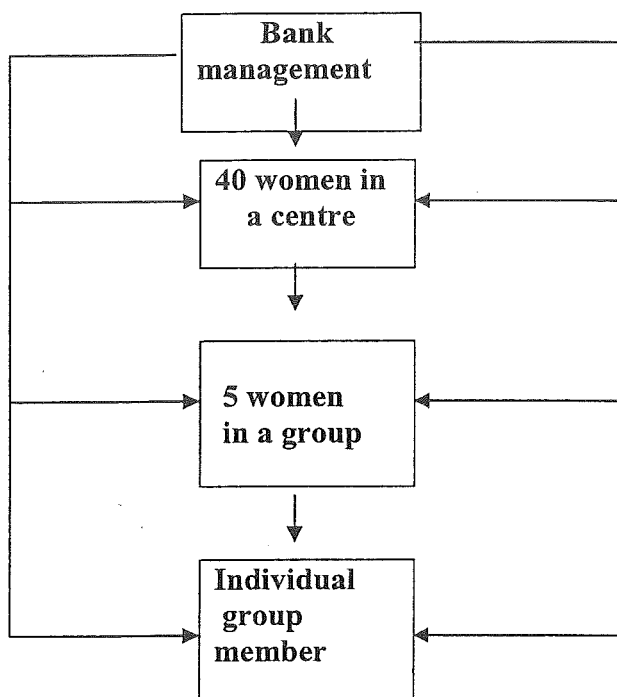


Figure 9: Re-payment strategy of bank management

Within this lending structure, if a woman cannot manage her repayment she becomes extremely vulnerable and powerless. She feels inferior in front of the 40 centre women and at the community level due to her inability to make the repayment. Her whole effort is put into organising bank repayments. She cannot eat or sleep, her whole attention is on how she can make repayments. This was seen in GBP8's case where she suffered extreme physical and mental stress when her cow which she had bought with a Grameen Bank loan, died. She couldn't explain to the male Grameen Bank officer that it was hard for her to make all the repayments or even cover the interest on that money, because the bank officers verbally abused her when she explained her problems to them and made a late repayment at the centre.

The dominant power relationship prevented her from expressing her problems and made her bound to make repayments, although she could not manage to buy food for herself as well as for her children. Her problems were at best hidden. In her own words:

A few days after I bought a cow with a loan, the cow died. I had bought the cow for Tk. 10000 and I should repay it within one year, Tk. 10000 and interest. I fed my children one meal. I borrowed, and sold my household materials. My husband and I starved. I repaid the whole Tk. 10000 and all the interest. If I was a little late to come to the centre the Grameen Bank sir verbally abused me. However neither the Grameen Bank sir nor the other women at the centre understand how extremely hard it was for me to make weekly repayments (GBP8).

A similar feeling was observed in GBP10 who borrowed money from a village moneylender with a high interest rate in order to make re-payments to the Grameen Bank. After one repayment she immediately began to wonder how she would make the next repayment. Her life was surrounded by her debt to the bank and her debt with the village moneylender. According to her:

I should manage food and repayments by making bamboo dhara. I pay Tk. 500 each week. Tk. 2000 a month. I face tremendous hardship making repayment when my husband becomes sick and can not go to work. I took a loan of Tk. 21000 from the village moneylender to make repayments to the Grameen Bank. The moneylender takes Tk. 2000 interest on a loan of Tk.32000. I tried to get myself out from loans and interest. If I get out from one side, from the other side they catch me. I couldn't get out of this hole (GBP10).

The high interest rate of the Grameen Bank and the moneylender made GBP10's life miserable. She took a loan from the moneylender to relieve the debt burden of the Grameen Bank. She was surrounded on both sides by debt and could not even buy food after making repayments. She just ate boiled rice with chilli and salt. Mostly she left her meals, or forgot to eat because of the stress of repayment. Her voice:

The day before yesterday, after making my re-payment, I couldn't buy anything. There was a little rice in my house. I just boiled it and ate with my children and sick husband, with only chilli and salt. Sometimes I eat less and sometimes I forget

to eat. For the last two years my health condition wasn't so good. Frequently I become sick and it is out of limitation. I spend the whole night thinking about what can I do, how can I make re-payments (GBP10).

A similar experience was voiced by GBP37, indicating that the Grameen Bank programme considered its profit and was not concerned whether women survived or died in order to make their repayments. Her voice:

It doesn't matter to Grameen if my son is dying. The bank never accepts what problems I am facing or why I have no income. Thus I should sell my household goods at a low price. I am bound to sell for taka five any utensils I bought for taka ten. Even if I keep my little children and myself hungry, I must make repayments (GBP37).

Another case was observed in GBP16 whose life experiences showed how she struggled in every area of her life, and challenged the dominant system. She made substantial progress through credit but she also faced tremendous hardship to organise bank repayments. Sometimes she ate and sometimes she did not. Her children ate left-over food from the market but she did not spend Grameen money on food.

When I brought paddy to the house, my children became so happy, but it was Grameen Bank money. I didn't buy a single kilo of rice or even one betel nut for myself. My children didn't eat puffed-rice, or even a snack of the puffed-rice that I prepared for sale. They ate smashed puffed-rice that I couldn't sell. Many times I didn't cook the rice. I sent my sons to the village market searching for left-over vegetables. My children carried water from a pond for a shopkeeper, and he gave them vegetables. I wanted to make regular re-payments to the Grameen Bank (GBP16).

Women become stretched because of credit activities. On one hand, the household power relationship makes women dependent on male members to make repayments. This power relationship leaves them powerless to repay their loan. On the other hand, the bank puts pressure on her to make the repayment. Women are pulled in the middle and made vulnerable in the household and at the community level. For example, I observed at the centre that a woman borrower was in default and could not organise repayment either by

borrowing from other women or selling household materials. She had already sold her household assets. Her group members caught her and brought her to the centre by force. It seemed she was like an offender in the court in front of a judge. She could not escape from repayments. Finally she was trapped.

My brother-in-law's wife was involved in the Grameen Bank. She died from a heart attack the night before a re-payment. She couldn't make regular re-payment because she gave her loans to her son and son-in-law, and they could not make her re-payments. She was under extreme pressure for making re-payment (NONGBP3).

Women cannot easily break the cultural setting and cannot make repayments on their own. The women's voices above indicate that the improvement of women's health and nutrition under the new lending structure is minimal, their major concern is to make the repayments. Women in credit activities are under double pressure. They can not use the credit independently because they are under pressure to hand the loan over to their husband or another male family member. Mostly women who can not make repayments are in this situation because their husbands often do not return their money. So they are under pressure from the bank and also male family members. Longwe (1995) explained that women are being coldly manipulated in many development programmes without any consideration of their personal rights.

The involvement of women in Grameen Bank lending activities demonstrates the power relationships of dominators and dominated in which women are struggling to survive. Scott (1990) pointed out that the subordinate group is always obliged to adopt 'a strategy pose' in the presence of powerful people.

In contrast, non-Grameen Bank women have no debt burden although their economic condition is not so good. In the case of NONGBP1, she explained how she was relieved from the burden of debt, which gave her peace of mind although she had a little household income. According to her:

It is burden to engage in the lending activities of the Grameen Bank. We cannot make weekly re-payment if we receive loans. I am afraid I wouldn't be able make re-payment. I can borrow one day or two days for making re-payment, but not every day. I have many expenses, but my income is less. Although I eat less, I am living in peace and can sleep at night (NONGBP1).

The bank provides loans and uses the existing sociocultural setting to reinforce repayments. This situation illustrates how hegemony exists at the basic social level (Scheper-Hughes, 1992). This lending structure of the Grameen Bank reflects the structure of patriarchy and consequently entrenches patriarchal hegemony. This creates a new dimension of domination over women at both the household and community levels. Previously a woman was working in the household, performed pre-and post harvesting activities but after taking up credit activities, she bears another burden: pressure from community, from the family, from the Grameen Bank management, and in fact from everywhere. Thus women's participation in income-generating activities increases their oppression.

Another factor that influences women's and girls' nutrition and health status is also related to gender disparity in household resource distribution. After joining the Grameen Bank programme these disparities are not reduced, but sometimes increase.

In what way gender disparity occurs, and how girls are deprived of their personal rights are revealed in the case of 16-year-old GBP24. She was a candidate for Secondary School Certificate (S.S.C). She was heavily involved in credit activities. Her loan money was used for her brother's fees for a private tutor and school, books and other education materials, and better food and clothing because her parents expected her brother to be an engineer in the near future. According to her:

My father told me to join the Grameen Bank and get a loan. I make bamboo dhara from morning to night. I need to perform all the other household activities, so when can I go to school? A businessman comes and takes all my bamboo dhara. We spent money for the household and my brother's education. My brother is more intelligent than I am. My parents said that one day he would be an engineer. I

should stop my education after Secondary School Certificate examination. They said girls have no need for more education (GBP24).

She did not realise it as the cultural view that as a boy, her bother had more intelligence than she did. She did not get a private tutor nor did she get time to go to school. She prepared meals on time for her bother and they were ready when he came home from school, she ate after her brother but mostly the household faced scarce resources. Her brother got more time to study and went to school regularly. This disparity affected her psychologically, and as a result she did not realise she had her own intelligence but no scope to explore it like her brother. She was a S.S.C candidate and needed time for studying. After joining the Grameen Bank, her workload increased, the time she needed to go to school, study regularly, eat, and other personal care activities was taken up by the increase in the time it took to produce bamboo dhara. According to her:

I have a nightmare that the Grameen Bank catches me because I couldn't make repayment. There is no relation between my problems and bank repayments. They will not see my problems if I take their loans. They said it is Grameen money, thus there is no excuse. I try to produce more bamboo dhara so I will be not in default. Before I made two dharas. After joining the Grameen Bank I can make five dhara a day (GBP24).

Other studies have also found that girls usually receive fewer resources than boys; boys receive more education than girls, are often better fed and receive better health care than girls (Anderson, 1995). Many rural women and girls are unable to meet their nutritional requirements compared to their male counterparts (BNNS, 1995-96). The inadequacy of nutrient intake results in malnutrition and disease.

In the case of GBP28, a 16-year-old girl, her needs were not prioritised although she was heavily involved in household chores. From her cultural perspective, she was required to eat after male family members. This male bias in food distribution kept her intake low and sometimes forced her to go without food. Her voice:

I am a girl and I should do all of the housework. I get up before sunrise and start my work. As a girl I eat last, after all my family members. My father and brother should eat first because they go to the field. At morning we have a scarcity of food. Mostly I eat left over water rice with chilli. Yesterday there wasn't any water for rice when I finished my work. My mother said I could eat some unboiled rice (GBP28).

More than half of adolescent girls consume less food compared to their brothers because either they eat more or they are more senior, among other reasons (Akhter, 1998). Medical expenditure is greater for males than for females (Islam, 1992). Gender disparity in health care potentially explains female disadvantage in multiple social settings (Derose et al, 2000). Discrimination against female children in rural Bangladesh is deeply rooted in social and cultural ideology. Males are accorded a higher social status than females and a greater economic value is attached to them (Koenig and Souza, 1986).

Conclusion

The nutritional status was assessed by BMI, FFQ and the three day nutrient intake of Grameen and non-Grameen Bank women. The assessment showed that there was no significant difference between Grameen and non-Grameen Bank women in terms of health and nutrition. A similar percentage of severely malnourished women was found in the 15 to 24-year-old age group. Almost the same percentage of women in both groups were found to be over-weight. In terms of energy intake non-Grameen Bank women were in a better position, although the fat consumption was higher in Grameen Bank women average fat, protein and iron intake is higher in non-Grameen bank women compared to Grameen Bank women. However, a large number of rural women suffered from severe malnutrition by BMI classification and a high percentage of women suffered energy deficiency. The present study also found the prevalence of protein-energy malnutrition was pervasive, around 40 percent of rural women in Bangladesh.

The major contributing factors of malnutrition include lack of control over income and expenditure, heavy workloads, the burden of repayments, and gender disparity in

household resource distribution. All these factors have been accelerated and generated by gender disparity whether through the means of production or the socio-cultural setting. Rural women bear a heavy work burden and credit activities further increase their workload. The gender hierarchical power relationship in the household, rooted in culture, demands that women work hard, make no demands on their husband or his family, eat little, and bear sons. Furthermore, women are under extreme pressure to make bank repayments within the new lending system while most have no control over their loans. For the women in this study, these factors had seriously affected their health and nutrition. Many women could not sleep and even forgot to eat.

Since childhood, a girl's life starts in a web of gender disparity. The family at each stage of her life ignores her needs and interests. She faces discrepancy in terms of freedom of mobility, in family food allocation, education, and in access to economic activities outside the homestead. Most of the girls believe that they are girls, thus they are not allowed to visit out of their homestead and not to get more education, while their brothers are. The women believe that they are women, thus they cannot be involved in male-oriented economic activities. These perceptions developed from their personal observations, which influenced them to think that this is realistic and natural.

A number of reports, mostly by the Grameen Bank, have recorded and supported the assumption that credit activities could solve women's poverty and enhance good nutrition because poverty is seen as the issue for women. Women's subordination to men's power and gender disparity at home is not the major concern of the Grameen Bank policy planners. Powerlessness, poverty, and malnutrition are interlinked. Women's powerlessness in the economic sphere results in poverty and malnutrition. But women's powerlessness worsens within a prescribed limited mobility that makes them bound to hand over their credit to male family members. In this cultural setting, without addressing the interlocking gender relations, credit brings new problems to women's lives, including their vulnerability within the lending mechanism imposed by the Grameen Bank and threatens the very survival of poor women. Roy (1995) argued that without a clear

understanding of socio-cultural and gender relations, income-generating activities can cause more problems than they solve.

We are poor. We are exploited in different ways. The Grameen Bank surrounds our lives like a chain. We want to get out but can't (GBP37).

According to the women's voices, accessing Grameen Bank micro-credit does not necessarily contribute to achieving better health and nutritional status. Women's empowerment over their health and nutrition has not taken place. In the next chapter I focus on the Grameen Bank's vision and practices and women's needs. Health and nutritional status has not improved. This evidence emerged from women themselves through group discussions and from discussions with Grameen Bank management at all levels.

Chapter 9

Grameen Vision and Women's Needs

Introduction

The previous analysis shows that, in general, women's access to credit does not alter the hierarchical gender relations in the household, with the exception of low caste Hindu women. Women's empowerment through credit, related to market access, loan investment in male dominated activities, interest free credit, elimination of dowry and polygamy, has not been materialised. Without addressing these issues, credit does not generate women's socio-economic empowerment to take control of their lives; failure, in turn, has an adverse impact on women's health and nutrition.

This chapter deals with the interrelationship between the Grameen Bank capitalist orientation and the reasons for targeting rural women in credit activities. The discussion focuses on the origin and structure of the Grameen Bank and its visions that are in opposition to women's needs and interests, as observed through my fieldwork. This chapter also deals with previous literature on Grameen Bank programme.

Origin of the Grameen Bank

The Grameen Bank's founder, Mohammad Yunus, joined the Economics Department of Chittagon University in Bangladesh after returning from the United States in 1972 with a Ph.D. degree from Vanderbilt University's Economics Department. He started a pilot project, the 'Grameen Bank Prakalpa' (Rural Bank Project), in Jobra village adjacent to the Chittagong University Campus in December, 1976 (Yunus and Jowshan Ara, R, 1980). He investigated the process of labour contracts between poor labourers as a preliminary step in establishing the Grameen micro-credit scheme. He discovered that a rickshaw puller rented a rickshaw from its owner. After a whole day of pulling, the rickshaw puller gave all his income to the owner and got only Tk. 20 for himself. Within this process, a rickshaw puller could never become a rickshaw owner, as there was barely

enough income to live on. Yunus realised that if he could give Tk. 3000 to the rickshaw puller to buy a rickshaw, that with interest he could return Tk. 4000; the rickshaw puller, with the benefit of ownership could make some capital (Local management, Grameen Bank, Boalkhali Thana, Chittagong District). Yunus's idea was related to investing money with interest, which could be beneficial in two ways: (1) the poor could be owners of resources, and (2) the investor could get back his investment with interest. His idea was that the poor already have skills that can lift them out of poverty, but due to lack of capital they cannot use their skills. In his pilot project he found that the conventional banking system was reluctant to provide credit to the poor. According to the local management of bank the poor were credit-worthy under the following conditions:

1. when repayments are made frequently and in small amounts
2. when the bank business is conducted openly in the village
3. when a loan is provided on a group basis which uses peer pressure to ensure repayments.

The idea was to increase bank business in the village by openly providing credit to the poor. The poor would be obliged to return bank money with interest if the lending activities were run through group-based liability. The group would be responsible for collecting and returning to the bank each group member's loan.

In 1979 through Yunus' project, two branches were opened in the Chittagon district. Three more branches were established in 1980 in the same district, and 19 branches in Tangail district. The project was extended in the Dhaka, Rangpur, and Patuakhali districts in April 1982, through the IFAD fund. The project was transformed into the Grameen Bank in 1983 through a Government ordinance and established under its own charter it provided a loan of 2.4 million to rural people in Bangladesh (Grameen Dialogue, 1999).

Structure of the Bank

Figure 10 shows the top-down approach of the Grameen Bank programme area offices that are authorised to sanction individual women's loans. The loan disbursement

activities are performed at the branch level after sanction by the area manager. The loan re-payment acts are performed at the centre level. Male-dominated management activities are performed by zonal managers, area managers, branch managers, programme officers, and bank field workers.

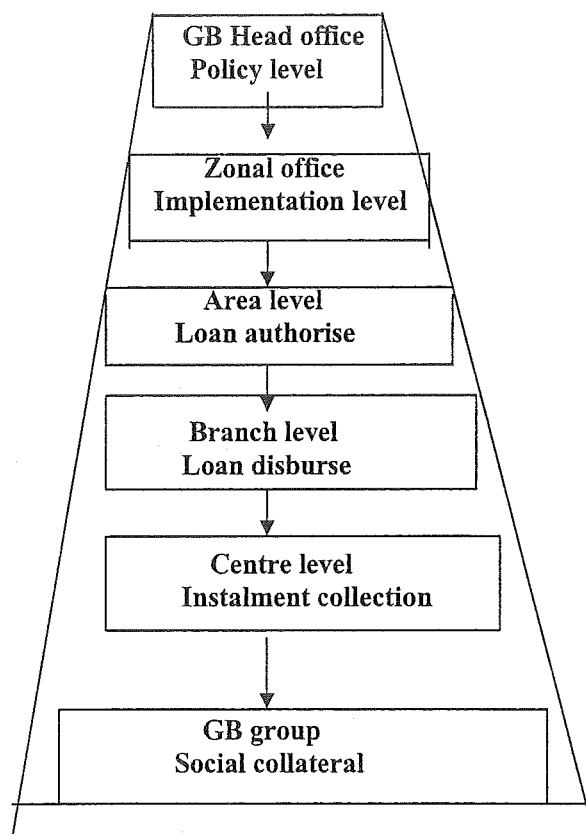


Figure 10: top down lending structure of Grameen Bank.

In a village, borrower woman establish a GB centre. They select the place, usually a borrower women's homestead, for building a GB centre house and they build it through their own financial means. Women organise stools or mats for seating, and table and chairs for the bank worker at the centre meetings. Weekly meetings are held at the centre house. The centre chief approves loan proposals after he identifies the purpose of the loan that is initiated by the group chairwomen.

Present study also found out that after a thorough checking and investigating, the branch manager prepares a loan proposal and sends it to the area office with a recommendation. The programme officer checks and sends it to the area manager for final approval. The

area office gives final approval for the loan. In this hierarchical power exercise, loan endorsement comes through multiple levels to the area manager. The area manager signs and sends it to the branch manager who disburses the loan to the borrower. Area managers can reject a loan proposal if there is anything suspicious or inconsistent about it. From the loan disbursement date all bank management from top to bottom level keep women under pressure to make regular repayment.

In 1983 and 1995 the bank disbursed two categories of loans in the study area: (1) general loans on a year-round repayments basis; (2) seasonal loans mainly for agricultural and business activities. The Group Fund is a compulsory saving scheme for each borrower where 5 percent of the loan is deducted as the individual's tax and saved in the group fund. The borrower pays this money with interest from their capital. Each borrower saves Tk. 5 each week in the group fund. Borrowers can draw this money in a crisis. But according to the bank's new rules, women cannot draw this money for ten years. Borrowers need the consent of group members before they draw their money, in compliance with the bank's terms and conditions.

Grameen Visions

The vision or goal of any organisation is often established from the beginning. The vision provides the direction of the organisation and defines the standard to which performance and production are regulated. As Charles Perrow (1986) has pointed out, in top-down organisational structures, senior management use power to structure subordinate perceptions so that the vision of the institution is seen in their light. Vision provides boundaries and within these boundaries decision-making takes place and staff themselves decide to behave in accordance with the limits of that vision (Holcombe, 1995). Policy strategies and techniques of implementation are developed to achieve the expected vision.

The bank follows these procedures and upholds the ideology of capitalism. According to the local management, the following steps were designed to structure the lending practices:

1. traditional banking systems focus on rich people, but the Grameen Bank focuses on the poor
2. the Grameen Bank does not take collateral, but groups work as collateral
3. the weekly bank instalment system works to return bank money quickly
4. participatory techniques and strong supervision for loan utilisation
5. weekly repayments made to bank workers at centre meetings instead of at the bank, which generates clients' feelings of repayment responsibility because bank staff come to the clients' house to ask for their money
6. borrowers attend the centre meetings regularly, which motivates them to make loan utilisation and repayment
7. social development programmes (Grameen's sixteen decisions) motivate borrowers to maintain discipline, including attending the centre meetings on time and making regular repayments and using the loan properly
8. borrowers must save in the group fund, which guarantees that they accumulate credit for when they fail to make repayments.

The bank follows these strategies to create favourable environment for investing capital and making profit.

Social collateral-based lending activities have spread out through most areas of the country. The bank established this financially sustainable institution through micro-lending activities to fulfil its goal through employing strategies of recovering the full lending cost from its borrowers. The bank policy leads to providing credit to the poor based on cost recovery and profit-making. Auwal's (1994) investigation showed that the bank responded to the problem according to the rules of capital accumulation.

The micro-credit concept innovation and implementation at the grassroots level, with the group forming techniques that return back capital investment with interest, created international prominence¹.

1. *Some 58 countries use the Grameen model to generate grassroots income-earning (The Grameen Bank Diary, 1997).*

The bank has received commendation from international donor agencies and the Central Bank of Bangladesh for providing credit to poor households. A shift in bank policy, in the early 1990s, was to borrow funds from the Central Bank at a 3 percent interest rate; the rate rose to 5.5 percent in 1994. However, the bank received funds from international donor agencies, including IFAD, SIDA (Swedish International Development Agency), and NORAD at only 2 percent (Grameen Bank 1996:130-131). The bank has also received interest-free foreign capital since early 1980. Morduch (1997) found that in 1994 the bank received a grant of US\$74 million from foreign donors. Morduch also pointed out that the Grameen Bank was relatively far from full financial sustainability. The Grameen Bank, as an independent institution, is allowed to formulate its own policy with little restriction from the country's Central Bank (Rahman, A, 1999). However, such privileges give the bank scope to apply its own strategy to maximise its own profit. According to the bank's management:

As a bank, the financial viability of the organization is the key issue and then it becomes a concern how much borrower women benefit. Thus the bank's first concern for financial issues means looking first at bank cash. The first focus is capital investment (Local Management, 2000).

Yunus (1994c) argued that the basic future of capitalism is profit maximisation and market competition. He attempted to win by getting support from his Western friends who have no experience about women's lives in Bangladesh. In this way he built a bridge between industrial countries that generally rely on the capitalist economy on one hand, and developing countries that push into the Grameen model on the other, following the philosophy that capitalism is the long-term solution to the problems of poverty and misery (Rahman, A, 1999).

The Micro-credit Summit launched a campaign in 1997 to reach 100 million of the poorest families of the world by 2005, with credit available for the self-employed, in particular, poor women (Grameen Dialogue, 1999). Micro-credit experiences show that women are good credit risks. I discuss why women are good credit risks on pages 228 to 233.

The bank's decision-making takes place within the capitalist framework by considering profit on capital accumulation to the bank. Rahman, A (1999) found that successful capitalist financial schemes have become the key concern for the Grameen Bank programme when providing credit to the poor. The bank follows certain strategies for the efficient operation of a capitalist economy. These include social collateral agreements, focusing on women clients and their participation and motivation.

Social Collateral

The Grameen Bank provides credit through group formation. The groups work as social collateral. The conventional banking system demands financial collateral from the poor, who are mostly unable to provide financial security. Kabeer (1998) found that the poor are unable to provide huge amounts of financial collateral to formal banks to become eligible for a loan. On the other hand, moneylenders demand double interest. The poor come to the Grameen Bank because it offers loans based on group liability.

Each group is comprised of five like-minded women from the same village or the same neighbourhood. The group members are not kin-connected women. According to GBP4:

One day I said to our neighbour, would you like to take me into your group? They said group members should not have a blood connection. They should be other people, but not from other villages. This is our village; we can take members from our village. We can't take our children, but we can take our neighbour's women (GBP4).

It is easier to perform lending activities in a group with like-minded members. They understand each other and do not go beyond the organisational culture. In a similar way, peer pressure is easier when group members are neighbourhood women. According to GBP4:

How we can talk with them if group members are not in the same neighbourhood? We will not be able catch a member if she goes to other places with the loan. We know our neighbour women; if we form a group with them they will not be able to go elsewhere with the Bank's loan. We can always put pressure on them for repayment.

The group is liable for each member's loan and the group works as a security for the bank's loan. Fuglesang (1995) found the social closeness of group members from the same village emerged as a function of the Grameen Bank. When a new group is formed, it is kept under close observation for a month or two by the bank management to see how well it maintains the bank's rules and regulations. Based on satisfactory repayments by group members, the bank provides credit to other group members alternately. Fuglesang (1995) found that first, two members receive a loan and their regular repayments are observed for a month or two to ascertain if they pay regularly. Then two other members become eligible for loans. The fifth member of a group will get a loan when the second set of borrowers has established their reliability. The group chairwomen and secretary are the last to get a loan. Further loans are not approved until group members make savings in the group fund in a Grameen Bank account.

The group chairwoman, secretary, and another woman from the group must witness an individual member's loan. GBP8's voice reflected how groups work as social collateral.

We five women went to the Grameen Bank to take a loan. The other three women in our group signed as witnesses for me when I took a loan. I also wrote my signature. When we formed our group, GB's sir asked if we knew a certain woman. We said, yes sir we know her. If she didn't make re-payment after taking a loan, we should make her repayment. If any member in a group does not make a repayment, we will make her repayment. If any member does not come to the centre we will search for her and bring her to the centre meeting. We should bring her in front of Grameen Bank's sir (GBP8).

Groups privately organise each individual member's instalments in secret so that bank workers do not know if any group member is facing repayment problems. According to GBP21:

We manage the repayment if any woman in our group fails to make repayments. We solve this problem among ourselves. We discuss this problem quietly in the group so the Grameen Bank sir doesn't know that one of us couldn't manage a repayment (GBP21).

Fuglesang (1995) found that groups privately organise bank instalments for other group members and this is the reason that the bank has a repayment rate of more than 97

percent. Under the conventional banking system, the bank management takes responsibility for putting pressure on individual borrowers for repayments. The Grameen Bank places this responsibility on the group and, in an extended way, on the centre. All bank business is conducted through the Grameen Bank centres. The repayment transactions are carried out at the centre meeting and problems related to bank instalments are dealt with by the centre chief.

This peer control is often more organised and more effective than the financial collateral. The group chairwoman collects group money with the cooperation of the group secretary and hands it over to the bank worker at the weekly meeting. Bank workers do not go to the individual woman's house to collect bank money. Rahman, A (1999) found that the centre chief and group chairwoman have an important role in operating centre loan activities and are responsible for instalment collections. This reduces the stress and limits the risks for the management.

Before I began my fieldwork, my assumption was that women working in the group, through consciousness-raising would work collectively to change oppressive social structures. But in practice the group's purpose was to secure repayments. To be good members and to become eligible for further loans, the women participants attend weekly centre meetings and adhere to the centre rules. The main purpose of the group is to collect instalments. For example, when Aisha's husband remarried using her loan money the bank management expelled her with the cooperation of her group members because she was unable to make bank repayments. Her group members were encouraged by the bank management to guard her so that she could not leave the village until she made the bank repayments.

When male bank workers punish a defaulting woman physically and verbally in front of other centre women, the women keep silent and even help bank workers to take her household materials and whatever she owns. GBP7 needed two witnesses from her community in a dowry case involving her son-in-law. But no woman in her group or her centre agreed to be a witness in the court, although every day her group members put pressure on her to make bank repayments. When GBP10 was forced to leave her home,

Grameen Bank staff gave the homestead deed to her father-in-law when they got his repayment guarantee. No centre woman, or indeed any woman, asked the bank management why they handed over the homestead deed to the father-in-law when GBP7 had made most of the repayments herself.

Participation and Motivation

The client's motivation through participatory techniques is another reason for the success of capital investment through women. Rahman, A (1999) found that bank workers maintained strong participatory techniques to make loan operations succeed. Holcombe (1995) argued that participation is a way to harness the human resource components of any development undertaking, contributing to the effectiveness, efficiency, and sustainability of an activity. Participation with the poor is set to provide the following goals:

- better information for project design, and feedback for project adjustment
- adaptation of programmes to local conditions, and the ability to use local technical knowledge and resources
- better cooperation by intended individuals.

The bank follows these participatory techniques to establish its policy in a local situation; it knows what local resources and knowledge are available and how they can be used. As discussed in the previous section, Yunus first started a pilot project called Jobra Grameen Bank Prakaipa (Rural Bank Project). The project was set up adjacent to Chittagon University where he was working in the Economics Department. Almost every day he observed village people's life styles, talked with them about their every-day activities including what they did and how much they earned. Through participation he learned that local people had skills and were an available source of cheap labour. He noted that poor people's labour skills were not used properly due to lack of capital and proper guidance. In his own words:

'What do you do?' 'I do odd jobs here and there'. This is the life story of many landless people. They have no land. Only two hands. With these they do odd jobs. They do something, whenever they have the opportunity. They have to get their meals. The person who does odd jobs is looking for opportunities all the time. He is like a hunter. He strikes at the opportune moment. (However because of his poverty) he is unable to utilise all his skills to their fullest extent because he does not have the essential capital base....he can only use his skills subject to the wishes and needs of the capitalist (Gibbons, 1992).

This extract from Yunus reflects the core idea of developing and adapting the Grameen Bank programme through participatory techniques. Fuglesang (1995) found that each bank worker and high level manager has training in participation. Area managers are in charge of area offices and have a programme officer working with them. The programme officer attends centre meetings and supervises loan investment and disbursement, and prepares a report for the area manager.

Bank workers maintain regular communication with their clients. They participate with clients in the centre meetings. On average, each field worker attends two centre meetings each day and collects the repayments. Each centre is established in a borrower's homestead. The bank workers know who has invested the loans, how they have been invested, and how much profit they make. During my field research, bank workers explained that they know all the information about the households, such as how much is spent on food, and how much money is invested. They even know what people eat each day. Bank workers meet the borrower women's husbands and sons in the local market on the way to the local administration office. They discuss their work situations and bank instalments.

The participatory techniques motivate borrower women to work towards the bank's vision and values. The group-based social collateral, and lending activities are in the hands of the group; this motivates women towards the expectation of having the capacity to achieve the reward of poverty-alleviation by providing the bank's repayments. As Holcombe (1995) has argued, motivation is a function of the expected reward for behaviour or performance. From the beginning of a group's formation, women develop

ideas and thoughts, and get information about bank rules and regulations. They are motivated to attend regular centre meetings and observe other women making instalments. Early in the morning, women attend the centre meeting and talk with each other about bank interest rates, new rules and regulations, and the provision of instalments. According to GBP19:

My husband said there was no need for more Grameen Bank money as they take too much interest. But I would like to attend centre meeting. For many years I am a Grameen Bank member. I could not leave the bank. Thus I take a little loan and make repayments my own. I like to continue my membership (GBP19).

Eight groups assemble in rows of five, one row for each group. The group chairwoman sits on the right-hand corner of her group, followed by the secretary, then the remaining members.

GBP35's voice shows that she received training and ideas about bank rules before joining the bank. This information motivated her to participate in the Grameen Bank programme. She also motivated her husband:

Before taking a loan the bank's sir told us about the bank's rules and regulations. We met everyday with our centre chief and other members, and they told us how we could maintain the bank's rules and regulation. We were going by these rules. I said to my husband that if I took a loan we must make regular repayment according to the bank's rules and regulations. What the bank said, we should do (GBP35).

When five women become motivated, the bank's management interviews them to examine their determination to abide by the bank's rules and regulations. On the basis of the management's satisfaction of a borrower woman's strong motivation, and group unity, the bank recognises the group's eligibility for a loan. Lending activities make women more organised and finance the bank's vision.

The bank's social development programme goes hand-in-hand with loan disbursements, and includes sixteen 'decisions'. The first decision is 'discipline'. Every day, borrower women learn to make slogans on 'discipline' at the centre meetings. Discipline means that they must make regular bank repayments. If any woman fails to organise a bank instalment she is considered undisciplined. 'Unity' is another word in the social development programme of the bank. This works in a similar way to discipline and ensures a suitable environment for lending activities. For example, women pronounce a slogan that they should be 'united' and together solve the problems that occur when any group is undisciplined. Thus, every day before starting and finishing a meeting they state a slogan: We should be 'disciplined' and 'united'.

Now we come to the key issue of why the Grameen Bank targets rural women while traditionally, men are considered to be responsible for providing the family's basic needs. According to Yunus, poor men have skills to search for opportunities to meet their needs. Culturally, women are obedient and silent. This is a favourable feature in the process of capital accumulation for the bank. In other words, women's obedience and silence keeps the bank capital safe.

Target women for GB Credit

The extension of micro-credit to the poor, according to Morduch (1997), is seen as a new model of economic development as a result of the success of the Grameen Bank programme in Bangladesh. Holcombe, (1995) found that the Grameen Bank has become a large financial institution providing credit with successful repayments, particularly to women. This was also observed in my study where in each women's centre in my research area, the repayment rate is one hundred percent, which is considered one of the criteria of bank business success. Each woman worries about how she can make instalments and become eligible for further loans for their men. Rahman, A (1999) found that poor borrowers, particularly women in Southern countries, maintain high bank repayments rates. For example, Grameen Bank women borrowers, and the women in the Bangladesh Rural Advanced Committee (BRAC), have an over 90 percent recovery rate on their loans. Likewise, Hossain, Zillure Rahman (1996) found that the repayment

performance of women borrowers is better than that of male borrowers. The Bangladesh Institute of Development Studies in 1981 found that 81 percent of women borrowers have no overdue loan instalment. This is significantly low compared to male borrowers. Thus in the mid 1980s, bank policy shifted towards women after serious repayment problems among male clients at the male centres (Todd, 1996). As a result, women clients increased from 39 percent in 1980, to 86 percent in 1988, and in 1999 women clients increased to 95 percent with almost 99 percent of loans repaid with interest (Rahman, A 1999; and Osmani, 1995).

From a different perspective, women's lives in rural Bangladesh are shaped by rigid local cultural norms and practices, which often encourage the subordination of women. Here I briefly discuss how this cultural protocol works in favour of the bank's re-payment scheme.

As discussed in the chapter 'Women in Bangladesh', cultural practices reinforce shy, passive, and submissive behaviour in women. From childhood, a girl learns 'discipline', which includes not going beyond the existing norms. A local proverb for a good woman's characteristics suggests: 'a woman's heart can be broken but her mouth should not be opened'. From childhood, a girl learns that silence is a criterion of discipline and she follows this through her whole life. Mandelbaum (1988) and Blanchet (1984) found that women in Southern Asia are expected to be passive and shy and these expectations prevent them from bargaining with a man. It is considered disrespectful not only to herself, but also to her husband and her whole family if a woman challenges a high status man. The patriarchal social structure reinforces women to maintain their characters in the 'proper manner' in which a woman should be obedient to a man. For example, according to GBP12:

We cannot talk over a bank sir. They are men thus they overlook women's problems and take up domineering roles as bank sirs. A woman cannot argue with a bank sir. They are sir, they are educated, and how can we talk over them. My husband says don't argue with a man. Whatever sir says, we have to obey (GBP12).

The bank management found 'obedient' women are more effective in maintaining the bank's rules as they do not bargain with the bank's management. Monthly reports from branch managers reveal that the bank focuses on women clients because of this 'obedient' criterion.

From the beginning, each branch manager writes a descriptive monthly report for the Director General (Founder of the Bank). In August 1983 a branch manager first came to the study area to open a bank branch. In October 1983 he wrote a descriptive report including reasons for women's group formation.

We focus on women's group formation because men in this area are outside-minded. They have no stability and spend money on unnecessary things. At evening, they sit in the tea store, gossip, and spend money. It is difficult to depend on them. We try to search for genuine persons and form male groups. Some men were interested to form a group but after investigation in the field they did not prove eligible for a loan. But this problem is not occurring in female groups. They are more disciplined and listen very carefully. We give our particular attention to women's group formation. Next month a few female groups will get bank recognition (Local Management, 1983).

This extract reflects that men are travellers and spend unnecessary money which pose difficulties in giving them credit. Also, they also do not easily maintain the bank's rules and regulations. In contrast, women's groups were found to be more inclined to maintain the rules and regulations. According to a branch manager's report of November 1983:

We dissolved the male groups. If they get group recognition it will be a problem for the bank rather than a benefit. Thus we are giving particular attention to the women. Slowly we try to motivate women and we have already achieved a few successes. Our expectation is that we will succeed. It seems women's groups are more responsible and active than men's groups, although they could not overcome their hesitation, they are more obedient and disciplined. Thus we are forming groups with good quality women members. At present we have built 17 centres in this branch. Women's centres are 15 and men's centres two.

It was also reiterated by the oldest female member of the Grameen Bank that women's exchange activities, particularly money-related matters are good, which in turn encourages the bank to provide them with credit.

Thus an obedient woman is motivated to meet loan repayments as a matter of honour since it is 'shameful' to default. This sentiment creates attitudes in women to make repayments by any means. In the case of GBP45, encircled by Grameen Bank loans, she suffered serious physical and mental stress from making bank repayments. As she argued this was related to her status and that of her family in the community. Her voice:

It would be honour for me and for my husband and son, if I could make repayments before I die. People will remember that before I died, I completed all the bank's repayment (GBP45).

The bank's capitalist patriarchal attitudes are also seen when preference is given to employing male staff at all hierarchical levels of management. About 98 percent of the Bank's staff is male, while 95 percent of clients are women. Male field workers found it easier to perform lending activities with obedient women who regularly attend centre meetings and make bank instalments, and do not question new rules and regulations. This makes it easier for bank management to increase interest rates frequently.

Women have to pay annual interest rates in order to ensure the smooth running of the bank's capitalist financial scheme. The women must make repayments in a fifty-two week cycle. The annual bank interest rate was 20 percent in 1999. At the end of my the field research (2000) borrowers received bank notices to pay 24 percent interest in a fifty-two week period. Rahman, A (1999) found that the Grameen Bank follows the commercial market interest rate. The annual bank interest rate (during his research period) was 20 percent in 1994-1995, which was 8 to 10 percent higher than the commercial market rate in the country. Fuglesang (1993:127) found that increasing the interest rates of loan investment directly increases women's repayment cost.

Rosenberg (1996) pointed out that micro-lending institutions are required to extend annual effective interest rates on the basis of loan provision. The annual effective interest rate to the poor, like any other loans in a capitalist economy, depends on expenses and

cost of delivery services. Thus Rahman, A (1999) quoted one old man's voice in his village study as saying, 'The Grameen Bank is a kind of British Raj² (king) in this country who unfairly takes advantage of the poor people's poverty'. Only three female GB field workers performed lending activities with women borrowers in my study area.

It was observed that although borrower women maintain an economic relationship with them, they are also quite close to them. They discuss their family relationships, particularly relationships with their husbands, and family planning methods. However, these women do not openly discuss the economic conditions of their households. Also, working under the Grameen Bank culture, the female field workers are encouraged to maintain an economic relationship. According to a female field worker:

A woman faces problems when she hands over her loan to a male with the condition to make re-payment. Women cannot depend on their husbands to make repayments. Men are dominant over their wives. Women's status with their husband is like 'if you give me life I will live, and if you give me death I will die'. We take the position ourselves between softness and strong mindedness for organisational viability. We maintain an economic relationship. Thus they do not feel comfortable to discuss their problems with us.

The female field worker understands the main root of women's problems and is sympathetic to the women when they see their needs are different to the bank vision. I also observed that when a female field worker tried to negotiate with bank management in favour of borrower women, the bank transferred her to another place.

Any negotiation with the bank management for favours to borrower women is seen as against bank interest; this is beyond the bank's vision. Working with a 'high' status male field worker reinforces culturally obedient women to regularly make the bank's instalment.

Within this process of capital accumulation, women's attitudes such as silence and obedience are very valuable.

2. British Raj refers to British colonial rule and expresses the meaning of an oppressor

The similar process of capital accumulation has also been studied in multinational companies in South Asian countries. For example, women's submissive and silent tendencies are attractive to capitalists who use their labour in a favourable environment (Choudhury and Majumder, 1991). Similarly, Akhter (1994) found that women workers in the garment industry in Bangladesh are generally more obedient and disciplined, which prevents them joining trade unions.

Capital investment and profit maximising of the bank also reflect the exclusion of the extremely poor from accessing credit. From the start of the Grameen Bank micro-credit scheme, only households with 0.5 acre of cultivable land or household total assets not exceeding the value of one acre of medium quality, single-cropped land, were eligible to get bank loans (Grameen Bank Constitution, 1992). The poor household was prioritised by these criteria. In the early 1980s the bank focused on households with over 0.5 acres of cultivable land. According to GBP42 voice: 'Poor households are unable to meet the high bank interest rate. Thus now the bank provides loans to women in rich families'.

In such lending activities, the bank prefers clients who have existing income sources and assets, instead of extending loans to the extremely poor section of the society. The borrower women are eligible to receive a loan on the basis of their household socio-economic conditions. The bank surveys household socio-economic conditions, including the earning source of the household and the number of earning male members, to identify whether or not the household will be able to make bank instalments. According to GBP5:

Before getting a loan the Grameen Bank's apa (female field worker) again asked me what I had in my house, like poultry, furniture, and how many earners were in my house. What work my husband did and what was his education, what level of education I had, and how many male earning persons were in my household. All this information she wrote on the form. Three other women had gone with me as witnesses at the bank when I got the loan. If I want to get a loan I need three women as witnesses and then I get recognition (GBP5).

Rahman, A (1999) found that with the expansion of the Grameen Bank in the mid-1980s in Bangladesh and its international reputation for loan recovery, the target has shifted from borrower sustainability to profit-making. The exclusion of the extremely poor from the micro-credit programmes in different areas, including the Grameen Bank in Bangladesh, is shown in a number of studies (Hulme and Mosley, 1997; Ito 1997; Matin, 1997; R.I. Rahman, R.I, 1997).

Wealthier households have become targeted for credit. Wealthier men send their women to the bank to take out a loan for their businesses. In the case of GBP25 who is about 60 years old, she holds a high socio-economic status in the study area. Her son owns twenty acres of land which is one of the largest landholding households in the study villages). Each paddy season they sold the paddy for about Tk.100000 (about US\$2000). Her son has two luxury dessert shops in the city. He cultivates fish in four ponds in commercial market production. Her grandson works in the Middle East where he earns about Tk.50000 per month. GBP35 was given a Tk. 50000 loan to establish a dessert shop in the local market.

Women's Needs

Within the bank's vision and policy approaches, women's needs and interests are ignored. In this study, women's needs were addressed in focus group discussions as well as in my in-depth interviews. Five centre chief women were actively involved in group discussions on the topic of the major barriers to women benefiting from bank loans. These women articulated four key needs and interests, including market access, interest-free credit, and the elimination of dowry and polygamy.

Each of these key needs address similar concerns to Molyneux's (1985) strategic gender needs, for Molyneux's strategic gender needs are those needs which are formulated from an analysis of women's subordination and seek to identify an alternative vision of a more equal society in terms of gender relations and women's rights. While these needs might vary with the particular cultural and sociopolitical context, as discussed in chapter two 'theory and policy approaches for development' that these needs include: (1) the

elimination of the sexual division of labour; (2) the alleviation of the burden of domestic labour and childcare; (3) the removal of institutionalised forms of discrimination, such as the right to own land and property, and political rights; and (4) the adoption of adequate measures against male violence and control over women. In contrast, practical gender needs involve women's immediate needs such as food, shelter and clothing. As discussed in Chapter Two the practical gender needs do not challenge the prevailing forms of women's subordination. The needs in question are discussed below as critical factors for women to generate socioeconomic empowerment. The link between market access and women's economic empowerment has already been discussed in the previous chapter. Here I briefly touch on this issue, then I focus on how the bank's high interest rate creates barriers to generating women's economic prosperity. In addition, dowry and polygamy also play a role in making women's position vulnerable in credit activities.

Market Access

Women's market access is the root of their empowerment through credit. Market access gives women access to knowledge, information, and negotiation skills, and enhances self-confidence. I discussed in the previous chapter that GBP16 who is a low caste Hindu woman has benefited tremendously from Grameen Bank credit by being able to personally access the market; this has increased her knowledge of the market, which has accelerated her economic progress.

Restricted mobility, on the other hand, prevents women from market access. As a result women are bound to hand over their loans to men for investing in male-managed, economic activities. They depend on men for market transactions of their products from female domain activities. As a result, most women lose control over their income-earning activities. Also they are badly paid when they sell their products to the middlemen. They make bank repayments with whatever they earn and barely increase their daily food intake.

The bank's high interest rates are seen, by women in particular, as one of the major obstacles to generating women's economic growth. It is women, not their male family members, who are solely responsible for bearing the bank's high interest rate.

Bank's High Interest Rate

The bank's high interest rate further limits women's ability to generate economic power. The bank's current interest rate is 24 percent and is required from all members. Women's voices in group discussions, reflect the bank's high interest rate as a constraint to generating economic progress. According to Participant 3:

I took Tk. 4000 and I need to make interest of 24 percent yearly. Last year the interest rate was 20 percent. Just last week, Grameen Bank's sir told us we should pay 24 percent interest. How could we do? Today was the bank's repayment day and I have to make repayments. There are some eggs in my house. I organised bank re-payments by selling them, but my feelings were I should cook them and feed my children. I cannot do this. This is a big problem for us. The Grameen Bank does not think about this. They will never take a single poisa (coin) less. We cannot eat properly we should make bank re-payments. This is always our tension (Participant 3).

This extract reveals the dilemma GB women face in managing their bank repayments, most of their earning from their limited investment in female domain activities are used to make repayments rather than feeding themselves and their children. This obstacle prevents women from making any economic progress. Participant 4 voiced her opinion in the group discussion:

If I can make regular re-payments the bank will give me money. I do this. But it does not enable me to stand on my own feet. What I earn I give all to the bank. If I take Tk.2000 for bamboo work, after selling my bamboo material I make Bank repayments. Then I have nothing in my hand. How can I make progress? (Participant 4).

The life experiences of GBP16, showed her struggle each stage of her life. She made substantial progress through credit but she also faced tremendous hardship to organise bank repayments. At one stage of her business she accumulated enough capital for her puffed rice business. She did not need Grameen money for this business. Then she made a plan for buying a milk cow with a Grameen loan. She took Tk.6000 to buy a milking cow with

planning to make re-payments by selling milk. After a week her milking cow died. So she faced repayment problems. It was hard for her to continue regular repayments for a year of Tk 6000 (about US\$600) with interest. The cow could have given her the money from six to seven kilos of milk per day. The bank ordered her to pay all loans with interest. She faced tremendous hardship to make the bank's repayments. This bank's high repayment rate keeps women under pressure, affecting their health and nutrition.

The elimination of dowry is another strategic need, which would give women a less threatening situation and a more secure way to invest their loans and run their business.

Dowry

The dowry system is practised by both Muslims and Hindus in rural Bangladesh. In the Muslim marriage system for instance property, jewellery, and other valuable gifts are offered by the groom to the bride at the time of marriage. In the practice of traditional Hindu culture, dowry is given to the bride's family (Lindenbaum, 1974, and Smock, 1977).

In practice, however, particularly in rural Bangladesh, both Hindu and Muslim households pay dowry to the groom's family. This present form of dowry makes girls an economic burden on the family, especially in poor household. The demand of dowry put upon the bride's family involves a huge amount of cash money and goods, such as jewellery, tape recorder, colour television, refrigerator, cash, and furniture.

Most of the women reported that they are under extreme pressure to meet the dowry demands of their sons-in-law. We discussed in our previous chapter that in the case of GBP25, who has five daughters, she could not give them an education because of restricted mobility as well as poverty. They became fully dependent on her. Her stress increases as they grow older since she has to organise a huge dowry. She sold all her loan investment to fulfil a big amount of dowry for her elder daughter's marriage. She provided cash, tape recorder, earrings, bed-cover, umbrella, and other materials. Lastly she sold utensils, borrowed from neighbouring women, and made bank repayments. It

was seen that GBP25 failed in her loan investment economic activities even though she had skills, ability to control money, and a certain level of mobility. The large dowry for her daughter's marriage destroyed all her plans, including her loan-related activities, and gradually she fell into deeper poverty and suffered malnutrition. In the meantime her son-in-law sent her daughter back for further dowry. She became ill with kidney infection, headache, and gastric ulcers. She died during my fieldwork, a day before the night of the repayment.

The case of GBP10 clearly shows her loan money was used for her daughter's dowry. A few days later, her son-in-law further demanded a big amount of cash; she borrowed from the village moneylender to make repayments to the Grameen Bank and dowry for her son-in-law. After providing her son-in-law with a further dowry, he married another girl for more. She lost her whole credit activity even though she bore the debt burden.

Polygamy

The threat and practice of polygamy seriously affects Muslim women's lives socially, economically, and psychologically. Men strongly convince illiterate women that the Islam religion allows men to marry four wives. In focus group discussions and in-depth interviews women addressed this problem which affects them deeply and frequently enquired: 'Is it true that a man can marry four women at a time? Our local religious leader said men could marry four women if he can provide food, clothes and shelter'.

We have already discussed in Chapter Seven, 'Women's Mobility and Market Access' that local religious leaders cooperate with the elite class to protect their privileges. In theory, however, polygamy is seriously restricted under certain conditions.

As discussed in Chapter Three, 'Women in Bangladesh', according to the Islamic sharia 'If you fear to treat them (wives) equally, marry only one. Indeed you will not be able to be just between your wives if you try'. Under certain conditions a man can marry as many four wives but 'he should treat them as equal'. In practice, it is not possible to treat all wives equally, however, this is not possible particularly in the realm of human feelings and emotions. But given that the majority of rural women in Bangladesh are illiterate and

unable to read the Quaran, which is written in the Arabic language, they remain ignorant of its actual meaning and follow the local practice.

In rural Bangladesh, polygamy is increasingly taking a new shape, which further increases women's dependency on men. Since women are unable to fulfil the demands of dowry, men marry again for more dowries. Rich men marry more often because they need more female labour for performing household, childcare, pre- and post-harvesting activities. As Boserup (1970) found in her study, the spread of polygamy has economic roots. Polygamy made it possible for men to control more land and labour in the African context since each wife is assigned a plot of land to cultivate.

The practice of polygamy is a continuous threat to women who want to change the gender relations in the household even after joining the micro-credit programme. It creates a weaker position for a woman to bargain with the husband about their credit-related activities. Women are threatened by their husbands who will take a second wife if they choose to invest their loans independently. As Participant 1 put it:

I cannot talk over my husband even I cannot ask how he used my loan money. I know that he spends more for his cigarettes, tea and cinema. What can I do? If I do not obey him he threatens to get a second marriage, and he can divorce me anytime. He said that men could marry four women. Is it correct, apa ? Can I divorce him? Will that be acceptable to the community? If I divorce him it will not be acceptable. So how can I progress for my family? How can I make repayments? (Participant 1).

In some cases, men took the whole loan and practised polygamy, while the women were left often facing hardship in making bank repayments. In the case of Participant 5, the bank expelled her when she defaulted, while her husband had entered a second marriage with her loan money.

This condition of powerlessness, which is associated with dowry and polygamy, pushes women to accept their subordinate position in the household. Dowry and polygamy constitute obstacles to generating women's social and economic power and enhancing their personal transformation. The credit in this case is used as a tool for satisfying men's interests.

Hence there is a great need to develop an empowerment-oriented policy approach in order to address women's strategic gender needs. But, as Kabeer (1992a) argues, a male-dominated, top-down, development policy approach cannot address strategic gender needs, which are the root of women's subordination, without changing the existing visions of the organisation.

On the other hand, Antrobus (1991) suggested that women should perhaps be empowered before seeking income-generating activities to meet their practical needs; otherwise development programmes may indirectly render women vulnerable to exploitation. Addressing strategic gender needs is directly related to challenging male patriarchal power. As Schuler and Hashemi (1994) clearly pointed out, neither GB nor BRAC credit activities address women's mobilisation against either the class enemy: the rural elite, or the gender enemy: patriarchy.

If the Grameen Bank actually wishes to change women's position, they need to address women's actual needs, especially market access, their own loan investment in economic activities outside the homestead, and interest-free credit. The practice of dowry and polygamy is also a great concern among the women, thus these should be addressed in the bank micro-credit programme and other development programmes.

Conclusion

The process of capital accumulation by the bank depends on social collateral basic lending activities where women work for the bank delivery system. Women become motivated to work in a collective as a means of supplying the bank's repayments. In other words, women's group solidarity, along with the Grameen Bank centre women work towards the bank's vision.

Within the Grameen Bank's vision of the capital accumulation process, generating women's empowerment is not the target. Development programmes for rural women in Bangladesh need to be based on their strategic gender interests in so far as the cultural

ideology remains extremely patriarchal. Incorporating women's strategic gender needs in the bank policy could pull women out of their powerlessness and malnutrition.

Women's socioeconomic empowerment depends on addressing women's strategic needs. There is an urgent need to shift bank policy towards empowering women against their subordinate position, rather than making women's lives more vulnerable and miserable. Otherwise, the provision of micro-credit scheme to poor women will only bring more problems and risk increased powerlessness and malnutrition.

Chapter 10

Conclusion

Introduction

In general terms, this research has been concerned with the topic of gender, socioeconomic and nutritional empowerment under micro-credit schemes, which have become increasingly popular in many developing countries. More particularly, I have focused on the question of women's empowerment under the Grameen Bank credit programme in rural Bangladesh. The empowerment of women here includes several factors that are considered enabling to women in terms of improving their socioeconomic and nutritional status. These factors include issues to do with the reality of women's needs and interests in contrast to development policy approaches, which are said to empower or enhance women's life conditions. This meaning of empowerment, both as an outcome and a process, I have argued, is critical if we are to understand the process involved in generating women's empowerment and their ability to challenge their subordinate position. The concept of power and the theoretical perspective of women's empowerment have been introduced as critical factors in the discourse of micro-credit programme.

In this chapter, I briefly review my study including the findings of the empirical research and the recommendations that emerge from these findings. The chapter also discusses the effects of the Grameen Bank programme on women's socioeconomic and nutritional status. In the discussion, I also illustrate the process of women's empowerment that has been the basis of both my research findings and the empowerment framework.

I began this study by critically discussing many development programmes and policy approaches that have been formulated and implemented to help poor women. As I have seen, most of the policy approaches have focused on women's practical gender needs without giving adequate attention to existing gender inequalities that are rooted in cultural belief systems and practices. Following Molyneux (1985), I incorporated the concept of 'strategic gender interest' as crucial if women are to empower themselves

against their subordination. This conceptual framework has prompted me to find an effective initiative which can empower women in rural Bangladesh.

I have also discussed women's socio-economic status in Bangladesh, noting that although women have property rights, restricted mobility prevents them from access to, and control of, property. Restricted mobility also limits women's participation in education and paid work outside the home. Consequently, girls remain dependent on their parents for their basic needs. Although women are also restricted from participating in public domain activities, they are heavily involved in agricultural economic activities in their homesteads. Women's dependency on men to sell their products at the local market means that they lose control over their income. As a result, women largely depend on men economically as well as socially.

In terms of women's nutritional status, the study has shown that there is a high prevalence of malnutrition, particularly protein energy malnutrition and iron deficiency anaemia, among women in Bangladesh. Maternal malnutrition and mortality are pervasive. This is exacerbated by gender disparity in family food allocation, access to health care and education.

I have also discussed the process of empowerment. Working towards the process of empowerment can be an effective initiative which can generate women's own understanding of their subordinate position and can lead them to take action to change the dominant social structure. The process of empowerment also focuses on changing the power relations between men and women in various forms of institutionalised discrimination. Knowledge of women's poverty, and feminist theoretical frameworks on empowerment, combined with socioeconomic development policies, have given me a clear understanding of the processes that can be followed to empower rural women in Bangladesh. In my discussion, I have stressed that women need actual empowerment-oriented programmes in which they can gain the ability to access and control their income and productive assets. Thus I have argued that development agencies should focus on women's empowerment rather than assisting them to meet their daily survival needs. In

other words, development agencies need to pay attention to women's needs and the ways in which women can empower themselves.

This study has examined the hypothesis that women's access to Grameen Bank credit activities can create the scope to enable them to participate in wider economic fields, and in particular, their involvement in male-managed economic activities, including access to the market to buy and sell their own products.

Furthermore, I have argued that greater mobility, market transactions and knowledge, and frequent negotiations could very well generate self-confidence in women in their relations with traders and men in general.

Credit and Empowerment

My findings show that for the majority of women I interviewed, credit alone does not generate self-confidence and competence. Women, who were able to run their own businesses and generate economic power, found existing gender relations constraining and disempowering. Both Grameen and non-Grameen Bank women were involved in traditional female domain activities. The Grameen Bank programme further increased the women's workloads within their limited mobility. The programme did not offer women any new economic fields, or create any scope where women could independently invest loans even in traditional economic activities.

Women's control over income is considered the key indicator of empowerment. Grameen and non-Grameen Bank women's control over their income was assessed using three categories of control: self-control, joint, and male control. The assessment showed that there was no significant difference between Grameen and non-Grameen bank women in terms of control over income. Single women who lived on their own had more control over their income than women who lived with their husbands, fathers, brothers or sons and, as a consequence, had little or no control over their income.

Few women, both Grameen and non-Grameen, had joint control with their husbands over their income. They were involved in female domain production and management, and depended on men to market their products. In some cases, when men sold the women's products for them in the local market, they gave the women the income they received. Within this process of interdependency men were seen to be less domineering and more cooperative. Women with sons made economic progress through credit activities. Their sons cooperated in running the business. These women were able to control their income and could say how their loan money was to be used. When their sons married and began separate families, the women could not continue to exercise this power.

My research has shown that in both Grameen and non-Grameen households, men control the income. As men are more dominant, women are bound to hand over their loans to them. Women do not know how the men use their income, how much they invest, or how much they earn. They just work as intermediaries. These women face patriarchal domination in the household before and after marriage. Thus any self-confidence is slowly destroyed.

Important indicators of women's empowerment include their access to, and control over, productive assets. Traditionally, men have controlled all aspects of productivity. Even after joining the Grameen Bank programme, this form of power structure does not change for the women. Women borrowers use their loans to purchase cows, goats or poultry; yet, traditionally, women already owned these assets. Thus loan investment in these activities does not change the household gender relations. For example, in this study, only four women in Grameen households purchased land and had it registered in their own names, compared to twelve men. Restricted mobility was also a factor in making it difficult for women to control and negotiate in land-related matters as effectively as men. Thus, buying land in one's own name does not fundamentally change women's subordinate position or empower them economically.

This evidence suggests that Grameen Bank credit further strengthens male power by giving men the opportunity to purchase land and other assets, while on the other hand,

women who have often accessed the loans on behalf of men and have made the repayments, have benefited very little if at all.

Actually existing household power relations have not been altered through women's access to credit; a loan automatically goes to the male in the family because existing social and economic power structures favour men. Traditional male power gives men further scope to use women's loans to purchase productive assets in their own name. In contrast, women's access to income and productive assets is critically related to their freedom of mobility, particularly in terms of their market access and loan investment. However, as the study has shown, workload, fatigue, and malnutrition often occur when access to loans and the method of repayment puts pressure on women's labour without creating the means for economic independence. Restricted mobility also drastically reduces women's courage and self-confidence and leads to their dependency on men. *Purdah* also contributes to women's powerlessness and lack of involvement in decision-making outside the home.

Class, caste, and religious practices remain critical factors in explaining the variation in women's freedom of mobility and control over their assets. For example, high-caste Hindu women as well as Buddhist women have more freedom of mobility than Muslim women. Grameen Bank programmes impact on women's mobility, as, although they have no market access, many Hindu and Buddhist women supervise their loans-related businesses. Loan activities also increase their mobility in the community and outside of the village.

By contrast, low-caste Hindu women have market access and invest loans in male-managed activities. Their self-confidence and courage increase through frequent negotiations with traders and access to economy-related information. They purchase land in their own name, make business decisions, even control their own income, and supervise their son's businesses. Some women visit the city on their own, travel to other districts, or go to cinema. As Rowlands (1997) among others, has argued, women's wider mobility increases their courage and diminishes their fear of social criticism. Their wider

mobility also increases their understanding of their own problems and how they can solve these themselves. By challenging the cultural barriers, many Hindu women have found economic prosperity; some have become rich women in their villages. Other Hindu women have also challenged male domination in the community and in the district courts.

Muslim women, however, continue to compound gender inequalities. Restricted mobility prevents them from participating in male-managed economic activities. Women depend on adult males or their minor sons for all market transactions. Cultural values do not allow women to manage or control business activities. Thus, without the assistance of their husbands or sons, women cannot run businesses outside the home environment. When their husbands become sick, their businesses totally collapse, and they face hardship in making bank repayments. Ironically, they often sell household or productive assets to meet the repayments. Many women were isolated before joining the Grameen Bank. Now they attend weekly centre meetings and meet other group members. Their freedom of mobility, however, is based on necessity, limited to visiting the credit office, and does not ensure further travel (Kabeer, 1998). Thus pre-existing norms of women's restricted mobility are not altered.

The present study also found that women's restricted mobility was more related to the elite class and patriarchal practices, than Islamic ideology. Women's public appearance and presence, particularly market access and loan investment activities, affect elite class and gender interests. A poor woman's loan investment in a male-managed economic activity, threatens the elite class power structure, which also threatens gender hierarchical power relations. Women's access to the market, buying and selling, and negotiations with traders is unacceptable in the eyes of community and considered disrespectful to the whole family, particularly to male family members. Husbands, or other male family members, continually face pressure from local fundamentalist groups and elite classes to protect their wives and women by keeping them inside the household. Addressing this root cause of women's subordination and lack of socio-economic power threatens the Grameen Bank's sustainability in the local power structure. This structure also maintains women in a vulnerable position and counters the effect access to credit might have on

their empowerment. In addition, even though they are involved in income-earning activities, their poverty does not reduce.

The position is worse for women who have daughters and no sons or husbands. They bear the burden of dowries for their daughters' marriages. Many women spend all their loan money for dowries and are unable to invest in income-earning activities. As a result, they bear a huge debt burden without any source of income. In order to make re-payments, they are forced to sell household goods or borrow from relatives, neighbours, or the village moneylender at a high interest rate. They fall into deeper poverty and suffer from malnutrition. The Grameen Bank programme overlooks these cultural barriers.

The bank's high interest rate also creates obstacles for women in generating their socio-economic power through credit activities. The bank frequently increases interest rates without broadening the scope for transactions and investments in the wider economic fields. As a result, women's stress increases, as they must meet larger re-payments. Likewise, the practice of polygamy reduces women's bargaining power with their husbands about their credit-related activities. As we have seen, women who confront their husbands about their loan-related issues are sometimes threatened with a second marriage.

Health and nutrition

The assessment of the nutritional status of the women in the study showed no significant difference in the health of Grameen and non-Grameen Bank women. Similar groups of severely malnourished and over weight women were found in both Grameen and non-Grameen women within certain age groups. Non-Grameen Bank women had a higher average intake of fat, protein and iron than Grameen Bank women. The prevalence of protein-energy malnutrition is pervasive among rural women in Bangladesh. The key contributing factors of malnutrition were identified as lack of control over income, heavy work, and debt burdens, factors that have been accelerated by the gender disparity. Lack of access to health care and poor consumption patterns increase the rate of malnutrition.

As discussed in the literature, girls' morbidity and mortality rates are higher than that of boys'.

Women and credit

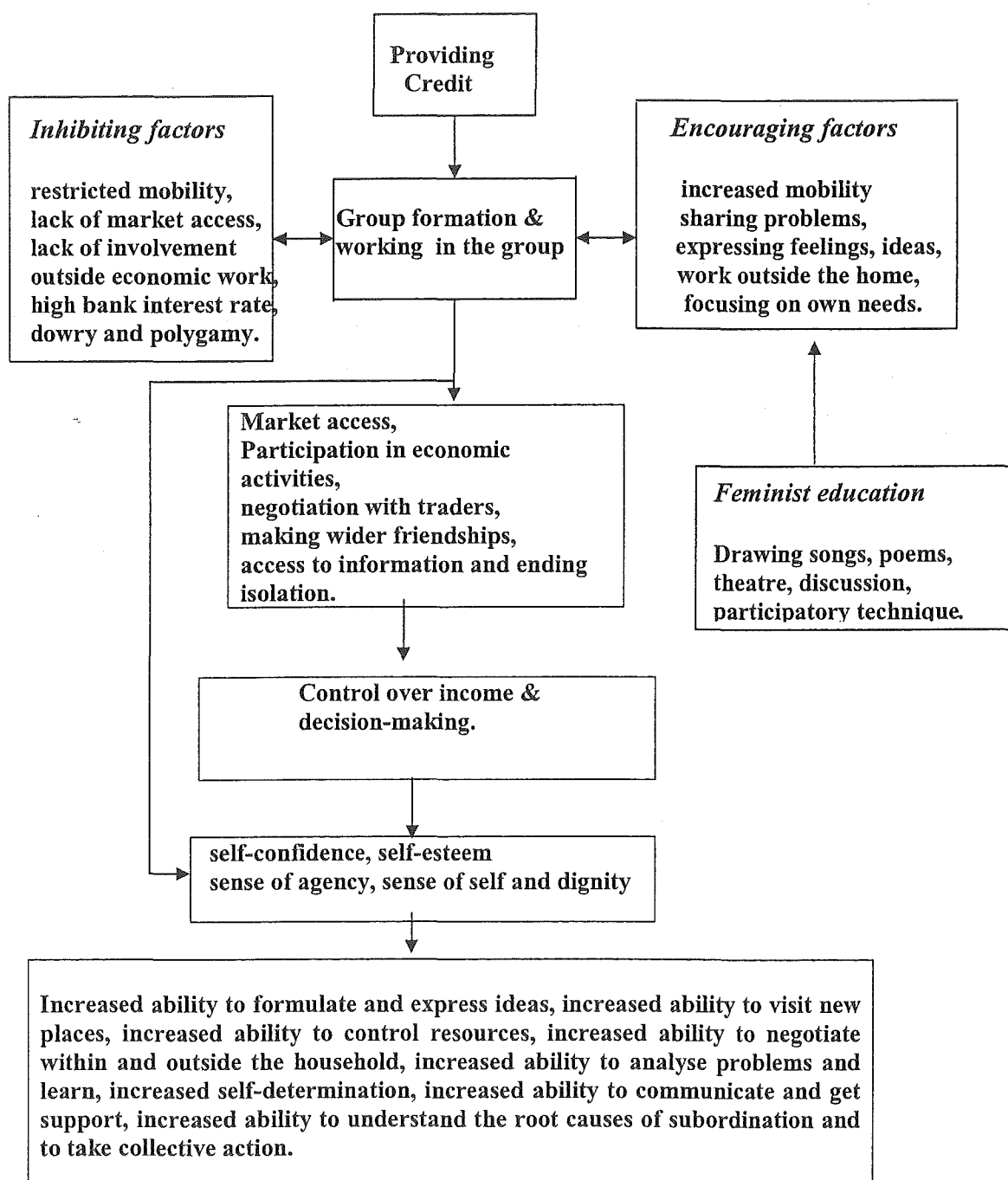
Despite the difficulties women experience, the Grameen Bank programme targets women as efficient and a better credit risk than men. Women's 'passiveness and obedience' are suited to the process of capital accumulation. The capitalist investment policy of the bank does not address women's strategic gender needs and protects gender power relations that subordinate women. Women borrowers are taught through social development programmes, that discipline is one of the key criteria of being a good member. Almost all local bank staff is men. Women respect them since they learn from childhood that males have high status. This cultural protocol ensures the bank's high repayments. Yet by recruiting male field workers to work with borrower women, the bank focuses on its organisational goals instead of women's need for empowerment. The result is a high repayment rate which increase brings institutional financial status without necessarily enhancing women's economic position. The Grameen Bank programme needs to assess in a more critical way the cultural setting and gender relations in the household and community. A gender-awareness approach needs to focus on the gender relations to undo patriarchal modes of power and control of women's interests. The process of empowerment can pull out the root of women's subordination and enhance women's access and control over resources.

Empowerment as a Process

From the theoretical discussion on socioeconomic and nutritional status of women in Bangladesh in Chapter three 'Women in Bangladesh' it was hypothesised that the Grameen Bank programme might challenge the status quo and bring a long-term transformation to gender relations. My empirical study shows that the patriarchal capitalist approach of the Grameen Bank programme does not address the root cause of women's subordination even though the programme demands women's extra labour, time and energy expenditure. A process of women's empowerment has been developed on the

basis of my critical analysis of development activities for women in developing countries in chapter two, gender and empowerment in chapter four, and women's in Bangladesh in chapter three and, my empirical work on women's empowerment and nutrition through the micro-credit activities in rural Bangladesh.

Figure 11: Process of Women's Empowerment



Empowerment is a process that cannot be achieved through providing credit alone. Empowerment must start with a strong commitment from people who lack power themselves to willingly formulate and be involved in the process (Stain, 1997). The process of empowerment is focused on transforming unequal power relationships between men and women. Women should be able to participate equally with men in the development process, to achieve control over means of production, and reap the benefits. When women are engaged in the process of empowerment they will be able to control the reality that dominates their lives.

Figure 11 shows how women's power can be generated within the process of empowerment. It also shows that group formation and working in the group are key concern of the process of empowerment. Credit can be provided in an initial period to engage women in group activities. Feminist education and participatory techniques can also be used to generate a dialectical situation between inhibiting and encouraging factors.

Group Formation

My preconception was that the group-based lending activities of the Grameen Bank might appear to generate women's empowerment. However, in practice, the Grameen Bank group works as a delivery system to the bank, and women's collectivity works to support the bank's vision. Each Grameen Bank centre has 40 women who are separated into six to eight groups of five women. The groups are organised to perform lending activities in a disciplined way. As I have seen, however, group or centre women never confront male domination, but maintain solidarity against defaulting women.

At this point, I would like to make some recommendations as to how the Grameen Bank group formation strategy could be used to generate women's empowerment. The group's purpose can be shifted from the bank's delivery system to generate women's power. This would require the five women in each group to critically discuss their position, how it has been created, and who benefits from the existing system. Women's awareness of their

powerlessness in the process will be generated through the group discussion. By working in a group, women's innovative capacity could be built up so they can decide what activities would be effective in changing their situation.

The way in which women's consciousness can be generated through working in the group is made clear from a woman's experiences in the Philippines. Shaba said: 'If you are poor, you must understand your situation, otherwise you will want to commit suicide because it would seem that there is no other hope ... before, I thought I was the poorest, most exploited person in the world. But through interacting with others in the group, I saw that there are others even more oppressed and exploited' (Stain 1997).

Providing Credit

Initially, credit could be provided in the group. While this cannot be seen to be a contributing factor in generating empowerment, it will meet women's immediate basic needs and will also work to build up trust with their husbands and other members in the family and community. By building trust among group members, family and community, as well as group facilitators, feminist education and participatory techniques can slowly be used to assist in raising women's consciousness.

Inhibiting and Encouraging Factors

There are inhibiting and encouraging factors in an individual woman's life. Inhibiting factors prevent women from generating the core values of empowerment. These include restricted mobility, which creates obstacles to participating in economic activities outside the homestead, women's workload, dowry, and polygamy, and they have a negative effect on women's self-confidence, self-esteem, sense of agency, sense of 'self' and dignity, all of which are core values of individual empowerment.

As discussed in the literature review, encouraging factors include participating in group activities, encouraging women to talk and express their feelings, sharing problems,

activity outside the home, interacting with others to reduce isolation in the household and community, and focusing on strategic gender needs.

Feminist Education and Participatory Techniques

Feminist education, using various means, such as drawing, poems, songs, and theatre, to encourage women to express their ideas, can generate a dialectical situation between inhibiting and encouraging factors. A dialectical situation can accelerate women's ability to formulate and express ideas and opinions, and create a sense that they can do more, which in turn increases their capacity for obtaining resources and interacting outside the home. In this way, women will break their isolation, which is an important step in the process of empowerment. This dialectical situation can transform individual core values and open the lock of the empowerment door. Through this process of empowerment, women's freedom of mobility increases, which has a positive impact on their ability to control their income and be involved in the decision-making process. Freedom of mobility also gives women access to the market, and increases their participation in economic activities. Ultimately, women will be self-confident, able to formulate and express their own ideas, control resources, and negotiate within the domestic and public spheres.

Many gender-aware programmes have used feminist popular education and the participatory technique to raise women's consciousness in developing countries. For example, projects have successfully used theatre to provide women with ideas and a broader understanding of the contribution they can make to improving gender relations and the decision-making process. Walters and Manicom (1996:2) explained that feminist popular education involves an inherently self-reflective, reflexive and non-dogmatic approach. It is an inventive, perceptive and provocative process, generating an intuitive and critical analytical skill to assess women's experiences. It creates space for collective work and challenges injustice and oppression, leading to transformation of gender power relations.

In a similar way, Chambers (1997) explained that the participatory process is innovative and able to change the individual's inner psychosocial factors. Building the capacity to

take responsibility is an essential aspect of the participatory technique. Active participation and self-determination are the key elements of the empowerment process to make changes to political, social, cultural and economic circumstances. Both feminist education and participatory techniques can be used to generate women's inner power, their self-confidence and determination.

The Grameen Bank programme needs to address the process of women's empowerment, which relates to the redistribution of power. Although institutional financial sustainability is desirable, the bank must consider the social and economic situation of borrower women. In these circumstances women's organisations can play an important role in building an alliance between the Grameen Bank management and borrower women. Government and donor agencies can play a role in facilitating women's organisation to empower women. Micro-credit activities can become an important component in empowering women in developing countries as well as in developed countries. My research findings of Grameen Bank micro-credit activities and rural women's empowerment in Bangladesh show little improvement in terms of meeting the practical gender needs of women despite the policy claims of the bank. Men have received the greater benefit. It is expected that this analysis of women's socioeconomic empowerment and nutritional status will lead to a change of focus in empowerment oriented policy approaches of development organisations that will address the actual process of women's empowerment and pull millions of rural women out of powerlessness, poverty, and malnutrition. The above process of women's empowerment can be followed to generate women's empowerment with modifying particular sociocultural context.

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Appendix 1

ID NO-----

Open-ended guideline for in-depth interview

General socio-economic information of Participant

1.1. Participant age, education, marital status and religion

<i>Participant</i>	<i>Age (in years)</i>	<i>Education (no of years)</i>	<i>Marital status</i>	<i>Religion</i>
Grameen				
Non-Grameen				

1.2 Occupation, income of the household members, family type and head ship

<i>Households members</i>	<i>Occupation</i>	<i>Income (in taka)</i>	<i>Family's type</i>	<i>Headship</i>
Husband				
Wife				
Son				
Daughter				
Other				

1.2 Livestock ownership

<i>Livestock</i>	<i>Number</i>	<i>Who own</i>			<i>Year of ownership</i>
		<i>Participant</i>	<i>Husband</i>	<i>Other</i>	
Cows					
Goats					
Poultry					
Buffalo					
Sheep					
Other					

1.3 Land ownership status

<i>Land ownership</i>	<i>Acres</i>	<i>Who own</i>			<i>Year of ownership</i>
		<i>Participant</i>	<i>Husband</i>	<i>Other</i>	
Inherited homestead					
Purchased Homestead					
Inherited cultivable land					
Purchased Cultivable land					
Other					

1.4 Annual income of the household (from January to December, 1999),
according to gender.

<i>Source of income</i>	<i>Amount of product</i>	<i>Amount sold</i>	<i>Amount consumed</i>	<i>Owner of product</i>	<i>Who sold</i>	<i>Who controlled income</i>
<i>Farm</i>						
Rice						
Wheat						
Vegetables						
Fruits						
Fish						
Poultry						
Egg						
Cow						
Goat						
Buffalo						
Other						
<i>Non-farm</i>						
Salary						
Loan						
Grocery Business						
Bamboo work						
Cane work						
Rice processing						
Transport business						
Fruit business						
Vanadous						
Rice mile						
Irrigation pump						
Computer shop						
Video shop						
Day loburer						
Other						

**1.5 Annual expenditure of the household (from January to December, 1999),
according to gender.**

<i>Field of expenditure</i>	<i>Who did</i>	<i>What purpose</i>	<i>For whom</i>	<i>Amount of expenditure</i>
Household				
Agriculture production				
Business				
Other				

**1.7 Duration of participation of Grameen Bank programme, loan receiver,
amount of loans, who control the loan (only for Grameen Bank women).**

Loan receiver	Amount of loan	Who controls	Purpose of control
Participant			
Husband			
Others			

In-depth-interview Guide

1. How do you spend your income and how are you involved in the process of production and management?
2. Who makes decisions relating to production and management, who controls these activities, and why?
3. Discuss what kind of activities you perform now, for how many hours a day, and why.
4. Discuss what kind of activities you performed before, for how many hours, and why.
5. Woman's experiences about the process of land and livestock buying and selling, and in what ways women are involved in this process.
6. Discuss who buys and sells poultry, who are involved in the process of production and management, and who controls income.
7. Discuss factors which create barriers to access and control of productive assets.
8. Discuss purdah. Why you observe it, and what kind of problems do you face if you do not observe purdah?
9. How does your husband give value to you and your work? Relate your experiences.
10. How do you negotiate with community people and the village leader when any conflict arises related to land, unfair activities of husband or husband's male kin, or other community men?
11. Discuss how you make your defence at the court level relating to any conflict.
12. How do you feel if a person does not give value to your work and your opinion? Discuss.
13. Do you visit outside of the village alone? If yes where and why? Please relate your experiences.
14. Discuss the dowry system. Why is dowry necessary for a daughter's marriage, and what problems arise if you do not provide a dowry?
15. What kind of sickness have you had and how did you arrange treatment?
16. Tell your life story, particularly the economic and social condition in your parents' house where you lived.

Only for Grameen Bank women

1. What system did you use to get a loan? Please relate your experiences when you got the first loan.
2. Who took initiative first with courage and confidence to take a loan and invest in a business?
3. How did you negotiate with Grameen Bank management, traders, and your husband when you received the first, second and third loans and start activities?
4. How did your husband cooperate with you when you took your first loan? Please relate your experiences.
5. How do you invest your loan and negotiate with the buyer and seller? Please relate your experiences.
6. How did you feel courage and confidence when you took the second and third loans?
7. Discuss your experiences and the problems you face as you invested and controlled your loan.
8. Discuss access and control of productive assets, and what factors prevent your access and control of these assets, and how the Grameen Bank programme influences these factors.
9. What kind of activities do you perform with your loan? Why, and in what kind of activities, do you invest loan and what problems do you face? Please relate your experiences.
10. What is your perception about yourself after joining the Grameen Bank programme?
11. How did your husband value your work after joining the Grameen Bank programme, and how did he value you before? Explain.
12. Discuss the training programme of the Grameen Bank and in what way you were involved in this programme.
13. Discuss what ways you will be able to invest your loans in more profitable fields and what activities does the Grameen Bank need to offer you for these.
14. Discuss, what kind of activities you do collectively with your group members, how you build unity, and for what purposes.
15. Discuss how you make solidarity when a group member is oppressed by the bank management, or her husband or another.

Appendix 2 Guideline for Focus group discussion

1. Discuss what kind of activities women perform and how long it takes for each activity.
 2. Discuss the causes of the heavy workload women bear.
 3. Discuss in what ways women benefit from credit.
 4. Discuss what actions are taken by the bank when a woman defaults.
 5. Discuss the process of group formation and the function of the group.
 6. What are women's needs and interests and how does the Grameen Bank address these?
 7. Discuss the causes of dowry, how it makes women vulnerable and how this problems can be solved.
 8. What problems do girls face when accessing education and health care?
-
- 1.0 Discuss women's rights and how women can get their rights
 - 2.0 In what way women can access and control their property rights
 - 3.0 Discuss the causes of women's oppression and how it can be eliminated
 - 4.0 Discuss causes which create barriers to access and control over income and productive assets

Appendix 3 Guideline for Grameen Bank Management

- 1.0 Function and structure of the Grameen Bank
- 1.1 Purpose of the bank
- 1.2 Discuss why the Grameen Bank targets women for credit
- 1.3 What kind of new economic fields have been created by the Grameen Bank for rural women?
- 1.4 Discuss the problems you have been faced in work with rural women
- 1.5 Discuss what kind of social and economic problems women face and which are addressed by the Grameen Bank programme.
- 1.6 Discuss the process of group formation, and the function and importance of the group to loan disbursement and re-payment.
- 1.7 Discuss what kind of activities women perform with loans, what problems they face, and how they solve these.
- 1.8 Discuss the bank interest rate, who is the liable to make re-payments, and who uses the loan money.
- 1.9 Discuss who controls loans, how women organise re-payments, and what kind of problems they face to control their loans and make bank re-payments.
- 1.10 Discuss social and economic factors which create barriers to the success of the loan money.
- 1.11 Discuss what other women's needs are addressed by the programme.
- 1.12 Discuss the bank's training programme.

Appendix 4 Form for Body Mass Index Assessment

ID No _____ Age _____ Duration of participation in GBP _____

Body Mass Index = weight in kg / height in m²

1.0 Weight _____ kg 1.2 Height _____
Body Mass Index =

Nutritional status: a. Normal b. Under nourished 3. Over weight

(Based on World Health Organisation)

Appendix 5 Form for Food frequency

ID No _____ Age _____ Length of participation in GBP _____

1.0 How many times did you eat the following food items in the last four days?

<i>Food items</i>	<i>< 1</i>	<i>1 - 3</i>	<i>4 - 7</i>	<i>> 7</i>
Rice				
Bread				
Biscuits				
Potato				
Puffed-rice				
Desert				
Chicken				
Beef				
Fish				
Dried-fish				
Milk				
Lentil				
Bangle gram				
Bean				
Cabbage				
Radish				
Tomato				
Banana				
Apple				
Bitter plum				
Other				

Appendix 6 Record Form of the 3 days food consumption pattern

ID No _____ Age _____ Length of participation in GBP _____

Food recording date _____

Recording day: Ist day ☐ Second day ☐ 3rd day ☐

Meals	Food items	Amount of food, cooked (g)	Conversion factor	Raw weight (g)
Break fast				
Morning tea				
Lunch				
Afternoon tea				
Evening meals				

MAUZA NAME	J.L. NO.	Geo-Code No.
ALLAH KARALDENGSA UNION		09
Ahala	30	029
Karaldenga	32	673
Lot 67 A Karaldenga	33	760
Jungle Bhondani	34	556
Jungle Karaldenga	35	585
AMUCHIA UNION		19
Bagachhara	21	146
Jungle Amchia	25	526
Amchia	26	117
Dharata	31	409
CHARANDWIP UNION		29
Charandwip	3	390
Sarapara	5	175
KADHURKHIL UNION		47
Kadhurkhil	2	614
PASCHIM GOMDANDI UNION		95
Cher Khidimpur	1	321
Paschim Gomdandi	9	819
Cher Bakalia	10	—
Cher Khidimpur	11	331
POPADIA UNION		57
Saidpur	6	907
Amupandi	7	087
Popadia	18	843
Akalia	19	058
Blugram	27	234
PURBBA GOMDANDI UNION		38
Purbba Gomdandi	8	877



MAUZA NAME	J.L. NO.	Geo-Code No.
SAKPURA UNION		76
Sakpura	12	996
Ghoshkhil	13	438
SARDATALI UNION		66
Khatib Char	14	751
Hoverbag	15	468
Bengura	16	204
Sara-dali	17	965
Kanjuri	28	643
Char Imamullah	29	292
SREEPUR KHARANDWIP UNION		85
Kharandwip	4	702
Stipuri	20	994
Jaisnapura	22	497
Char Betesi	23	263
Lot 67 B Jaisnapura	24	790

Note: J.L. No. refers to the identifying number for



As for Sample

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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